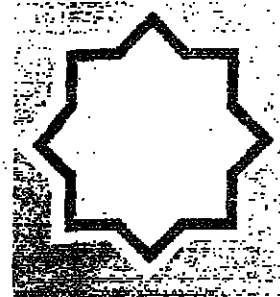


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اسبوعية سياسية مستقلة

Jordan ponders effects of Palestinian currency on economy

By Mohammad Adawiya
Special to The Star

NEARLY TWO years after signing a historic peace treaty with Israel and only months after the equally historic elections, the Palestinians are set to take yet another step towards autonomy. The formation of the Palestinian Monetary Authority (PMA) has brought to the fore the inevitable introduction of an independent Palestinian currency. With close monetary ties between Jordan and the West Bank and Gaza, however, some on this side of the River are pondering what effects a new currency will have on the Jordanian economy.

The renewed interest in a new Palestinian currency comes against a backdrop of controversial comments made last week by Planning Minister Dr Rima Khalaf in which she raised new doubts over the ability of the Jordanian monetary authorities to deal with the currency's ramifications. The minister hinted that the new currency may prove to have negative effects on the Jordanian dinar as it may expose the dinar to external shocks.

With an estimated JD500 million to JD800 million in the



Marto: Not worried about effect of Palestinian currency

Palestinian territories, most agree that the matter is of vital importance.

Some, however, are questioning the timing of such comments. "They were told back in 1993," an informed source, who asked not to be named, says of Jordan's knowledge of the new currency. "Why are we talking about this now?" he asks.

The source raised concern that such comments imply a sense of ill-preparedness on behalf of monetary officials;

ill-preparedness that is unjustified, according to the source. given the length of time given to deal with the issue. This, he fears, may lead to "a crack in confidence in the dinar, devaluation, and to more dampening of the Jordanian economy," including inflationary pressures.

While agreeing that an independent currency may result in economic concerns for the Jordanian economy and the dinar, economist Dr Fahed Al Fanek believes that inflation would not be a primary worry. "Just the opposite," Dr Fanek says, explaining that deflation would most likely be the result of introducing a new Palestinian currency since demand for

money will be spread out over two currencies.

Dr Fanek disagreed, however, with concerns that Jordanian banks lending to the Palestinian territories in dinars only adds to the problem. What he did view as a possible problem, however, was the large number of Jordanian banks in the West Bank and Gaza Strip. "They are visible to the monetary authority," he noted, explaining that as a result they would be susceptible to PMA demands to convert dinars into the new currency.

Dr Fanek believes that an independent currency, and its possible ramifications, depend more on political issues than

on economic ones. "The Palestinian authority is very eager to introduce a new currency because it is a symbol of their state," Dr Fanek explains. He points out, however, that according to the Paris Agreement of May 1994, the introduction of a new currency is subject to approval by the Central Bank of Israel (CBI). Since the CBI made a commitment with their Jordanian counterparts to notify them at least one year before approving such a currency, Dr Fanek believes the monetary officials will have sufficient time to take action and offset any possible negative effects.

Continued on page 2

La Jordanie compte son eau avant l'été
A LIRE p. 12 dans LE JOURDAIN

Vague sense of unease as US aircraft assemble in Jordan

By John Daniszewski
LA Times-Washington Post

AMMAN—Near a desert oasis that once was the headquarters of Lawrence of Arabia, a Jordanian air base is quietly being reconstructed this month to host nearly 1,500 US Air Force troops and 34 F-16s that will soon start flying daily sorties over southern Iraq.

US warplanes based in the Jordanian desert to monitor Saddam Hussein's army? The very idea would have been unthinkable a few years ago.

The official view, however, is that these aircraft will not be used against Iraq and that the US presence in Jordan is part of a planned joint military maneuvers.

Still, even as Jordan is earning Washington's gratitude for standing up to the Iraqi regime, the Kingdom is coming under criticism from some quarters in the United States and Israel for not stopping the flow of money through Jordanian territory to the Islamic extremist group Hamas, responsible for the recent spate of deadly suicide

bombings in Israel.

These days Jordan is juggling on two fronts. It is working hard to push the Middle East peace process forward without alienating its own people, who are furious at the crackdowns on Palestinians by Israel after the suicide bombings. And in recent months His Majesty King Hussein has started calling openly for "change in Iraq" and cooperating more closely with the United States and with Iraqi opponents of the Hussein regime abroad.

It all contributes to a vague sense of unease here. "Too many things are happening at once," said political commentator Sari Nassar.

During the 1990-91 Gulf crisis, Jordan refused to join the US-led alliance against Iraq's invasion of Kuwait, and Jordanian popular opinion was strongly behind Saddam Hussein. Jordan's stance cost the hard-pressed Kingdom millions of dollars in aid from an angry Saudi Arabia and other oil-rich Gulf states.

Five years later, Jordan has

volunteered its air base near Azrak as a temporary site from which the Americans can fly 100 to 150 sorties a day to enforce the UN-mandated "no-fly" zone over southern Iraq. The first few US troops are already on the ground, and the bulk of the force, including the F-16s, is expected to arrive on Friday.

The deployment is to last two or three months, during a hiatus when there will be no US aircraft carriers in the region. Militarily, it represents little change from the status quo. But for Jordan, symbolically, it is an escalation.

"It is dangerous," said one government official. "But our King is very into principles."

Jordan is taking other bold measures against Iraq. Last week, it evicted an Iraqi diplomat. It also gave the green light for an Iraqi opposition group, the Iraqi National Accord, to open an office in the suburbs of Amman, the capital.

The government said the office can be used only for

Continued on page 2

Arab League says Dimona must be checked for radioactive leaks

CAIRO (Agencies)—Secretary General of the Arab League, Amr Abdel Meguid, told a news conference that the Israeli reactor should be monitored, although so far reports have not shown any radioactive leakage.

The Arab League wants the international atomic energy agency to inspect the site. It says Israel should scrap its weapons and join the nuclear non-proliferation treaty.

Israel's nuclear program has always been a concern of its Arab neighbors. There are reports Israel may have nearly 200 nuclear warheads.

Recent reports of leaks at Dimona have made the situation worse. Last month Israeli media reported that radioactive waste in the Negev desert is improperly stored in 30-year-old underground containers, but Egyptian officials at Tuesday's meeting said radiation levels have not increased on the border of Egypt and Israel, and the Israelis have said there is no cause for alarm.

Members of the Palestinian authority called the Arab League meeting because they feared the effects of leaks in Gaza and the West Bank.

Fears of radiation from the Dimona reactor are still on the increase despite assurances by the Jordanian government. Israel told Jordan recently that no leaks were discovered at Dimona. But according to Al Majd weekly, Ministry of Energy sources say that they have confirmed that there has been a radiation leakage and that radiation levels in the Aqaba region have been increasing. The Ministry sent a committee of experts to the area to monitor the levels of radiation in the air, water and soil.

It found that radiation levels in certain areas were normal, while in others they were high. The experts said that the high radiation levels are a reality and it is important at this stage to determine the source of the leakage. ■



Rob Stein, a former chief of staff for Commerce Secretary Ron Brown, pauses at Brown's casket, Wednesday, in the lobby of the Commerce Department in Washington. Brown died last Wednesday when his plane crashed over Croatia. UPI

Bosnians recount 9-month flight from massacre

By Daniel Williams
LA Times-Washington Post

TOISIC, Herzegovina—Six Bosnian men who said they saw and survived a massacre near Srebrenica have made their way back to their families after what they described as nine months in the wilderness, living in abandoned houses and hand-dug trenches, on the run from Serb soldiers.

The men, who turned up here over the weekend, said it was the coming of spring that persuaded them to leave their hiding places and make a dash for safety. They learned only recently that peace had been brokered in Bosnia, they said, and even then did not fully trust the reports.

At times, according to Adnan Spahic, one of the six



men, they literally walked on skeletons—remains of other Muslim men who had attempted a desperate break-out from Srebrenica last July as Serb forces closed in.

"I knew that few had made it home. I was walking over the proof," said Spahic, who was sitting at the home of an aunt Monday after having arrived Saturday, bedraggled and exhausted, his feet swollen by the hard 11-day journey from the hills around Srebrenica to this town on the outskirts of Tuzla, a government-held city in northeast Bosnia.

Spahic and his comrades have been telling their story to police and relatives in chilling detail. The stories match other accounts of the exodus of up to 12,000 military-aged men from Srebrenica as the town fell to the Bosnian Serbs last July 11.

About 7,000 men who began that journey are missing, and most are presumed dead. UN investigators have been gathering evidence of massacres at sites near Srebrenica, and the International War Crimes Tribunal in The Hague has indicted the Serbs' military commander, Ratko Mladic, and political leader, Radovan Karadzic, as the officials primarily responsible.

For now, it is impossible to verify the six men's story; they said they had no contact with anyone during their long stay in hiding. However, separate conversations with Spahic and with Kemal Salihovic, 16, matched in all details.

One Western diplomat said the tale seemed improbable. Bosnians mused that the group was hosted by a Serb they are trying to protect.

Salihovic, who is tall and

gaunt, told his story with a wide-eyed look and easy smile that seemed more of wonder than fear. "I prayed every day that I would survive," he said.

The fall of Srebrenica was one of the lowest points in the history of international pledges to protect civilians during the 3 1/2-year Bosnian war. The town was among six designated UN "safe areas" for refugees; if the Serbs attacked, NATO planes were supposed to bomb. But as the Serbs shelled the town, NATO held back. Srebrenica and nearby Zepa both fell. Women and children were trucked out. Men, however, were left in the hands of the Serbs.

Spahic said that in early July, a Bosnian working with the Dutch peacekeeping contingent in the town warned that the Serbs would soon attack—and that NATO would do nothing. As the tanks began to enter the town, Bosnian soldiers decided to abandon it. Several thousand male civilians followed the soldiers, marching in a column, two-by-two, that stretched for eight miles.

The column was heading for the Muslim-led Bosnian government's lines when the Serbs attacked with mortars and grenades, killing many. Others were captured, and were trucked and bused to at least a half-dozen gathering points for mass executions.

After perhaps 5,000 escapees and survivors reached government lines over a period of less than three months after the fall of the enclave, no one else from Srebrenica had turned up alive.

Spahic said he ran for the woods—he knew the terrain.

Continued on page 3

In India's pizza, the crust's the thing

By Kenneth J. Cooper
LA Times-Washington Post

NEW DELHI—In the culture wars over American fast food's coming to this land of curry, fried chicken has been taken to the streets, but not pizza.

Last year local governments briefly shut down both Kentucky Fried Chicken restaurants in India—one here in the capital and another in Bangalore; in the south—but court orders allowed them to reopen. In February anti-Western activists ransacked the Bangalore outlet in what they proclaimed to be an act of civil disobedience.

The activist farmers vowed that McDonald's, which has yet to open a franchise in India, would be next.

Two months after Domino's unveiled its orange-and-blue banners in one of New Delhi's upscale neighborhoods, the tiny shop has served pizza and Coke to a curious stream of housewives in expensive silk saris; men in business suits, college students in blue jeans and teenagers in miniskirts. Unfurnished men have heaved their mopeds through traffic jams to make a 30-

minute deadline for deliveries. So far no protesters have shown up or complained. "We've not had any trouble," said Gita Agarwal, a manager at Domino's headquarters in India. "It's an Indian company."

The rights to open Domino's franchises in India belong to the Bhartiya family of industrialists, heretofore known for producing chemicals and fertilizers. PepsiCo, corporate parent of Kentucky Fried Chicken, has invested directly in that firm's Indian outlets.

Opening on New Year's Eve with almost no advertising also has helped Domino's escape confrontation with fast-food critics.

"Are they also here? The pests!" said Maneka Gandhi, an opponent of Kentucky Fried Chicken and a daughter-in-law of the assassinated prime minister Indira Gandhi.

"It's very sad that the only thing Americans can export to the world is junk food." The criticism of American fast food, hurled from the political left and right, begins with nutrition but extends to anxiety

about sacrificing traditional Indian culture and lifestyles as Western products and tastes seep into a newly opened economy through satellite television and direct marketing.

In most Indian households, family dinner at home still prevails. Eating out is also expensive. Domino's pizza, nothing fancy in the United States, is out of reach for average working people in India. Pizza prices range from about \$2 to \$10 in a developing country where the average income barely exceeds \$200 a year.

The Jan. 30 storming of the Kentucky Fried Chicken outlet in Bangalore invoked a symbol held dear in this predominantly Hindu nation—the cow. The protester-vandals distributed a leaflet stating they aimed to "save the country's cattle wealth."

Protest leader M.D. Nanjundaswamy calculated in an interview recently that PepsiCo's demand for beef would quickly wipe out India's population of cows. Asked how PepsiCo could consume so much beef in its chicken restaurants, the retired law professor hinted of a secret conspiracy.

Domino's has respected Hindu reverence for the cow by omitting pepperoni, the beef-based topping popular with Americans, from its menu here. Vegetarian offerings pre-

cede non-vegetarian ones, in keeping with Indian custom.

Some toppings—lamb, ginger and chicken sausage, for example—are oriented to Indian taste buds. The menu also offers "Peppy Paneer," with red peppers and traditional Indian cheese, but Agarwal said it is not as popular as chicken sausage or regular cheese pizza.

The mild tomato sauce tastes a culture or two away from the spicy yellow curry, but it may not be what's on top of pizza that appeals most to Indians. The crust, which Indians call "the base," reminds many of the unleavened breads that accompany traditional meals here and are variously known as puri, parantha, kulcha or nan. Or by regional names.

"I really liked the way the base tasted. But the topping was just OK," said Taruna Singh, 19, a college student who sampled Peppy Paneer.

"It's the taste of bread, the freshly baked bread," Agarwal said, referring to the crust. Domino's did not introduce pizza to New Delhi. Several Indian-owned shops have sold pizza for years. Rajiv Makhani, owner of Slice of Italy, said he welcomed Domino's, because its marketing has increased the appetite for pizza and boosted his business about 20 percent. ■



World Report

JORDAN WEEK

An unconventional report on Jordanian news and views edited by Awni Abu Ghosh

Al Muasher says there will be major restructuring in media

The media came under focus again last week at the Minister of Information's meeting with the press on Monday. Dr Marwan Al Muasher said the media is in for a major shake up. There will be major restructuring of the press, television and radio, something which is presently being discussed.



Under his direction, the Ministry of Information will be abolished. This is not as drastic as it sounds, the minister only wants to restructure the old system which mostly echoes the views of the government. In its place, an executive council will be set up to direct Jordanian broadcasting. This will have equal representation from both the public and private sectors and will run on a commercial basis.

The Minister was keen to emphasize that the council will be headed by a non-governmental public figure who will put guidelines to current media policy.

The Minister said that the government must sell its shares in newspapers by next January. However, he said that such a decision was not yet discussed by the cabinet, but the government is obliged by law to sell.

Royal Wings goes to Tel Aviv

Royal Wings, a company owned by Royal Jordanian, launched its Amman-Tel Aviv service on Sunday. In its first inaugural flight to the Israeli city, Royal Wings carried a Jordanian delegation headed by HRH Prince Faisal. The delegation included Minister of Transport, Mr Nasser Lawzi, the General Manager of Royal Wings A'ahed Qantar and the Israeli ambassador in Amman, Shimon Shamir.

Royal Wings will be operating five weekly trips between the two cities. Royal Wings expects business to be brisk as more and more tourists start flying between the two destinations.



Prince Faisal

Mr Lawzi, who opened RJ's office in Tel Aviv, met with Israeli Prime Minister Shimon Peres. The minister said Mr Peres promised to release 9 Jordanian prisoners in Israeli jails before the coming Muslim feast of Eid Al Adha. El Al, Israel's national airline, will begin its Amman operation before the end of April.

A new Islamic front?

Ahmed Al Kasasbeh and Theib Abdallah, the two deputies who resigned from the Islamic Action Front (IAF), are thinking of forming a new parliamentary bloc according to *Al Hadath* weekly. The two have allegedly begun talking to other deputies about such a formation. It is not yet clear who will join. Meanwhile, the newspaper says that at least three other IAF deputies are thinking of resigning from the party. This would not be confirmed by IAF spokesman Hamzeh Mansour. In another development, the IAF seemed to be cooperating with the government, at least in the area of reforming bureaucracy. Last Sunday, a delegation of IAF deputies met Prime Minister Abdel Karim Al Kabarti and discussed the issue of administrative malpractice at length, according to *Al Sabeel*.

Water, electricity and oil going up

A decision by the Government to increase the price of water, electricity and gasoline has already been taken according to *Al Majd*. The decision is based on recommendations by the World Bank. The Prime Minister, Mr Abdel Karim Al Kabarti said the decision will not yet be made public but would await a more appropriate "political time" so that it will not create an unexpected backlash among the people, *Al*

Majd says that a month ago, Mr Kabarti urged that the decision be put into effect after the Lower House goes into recess.

Upper House to be dissolved shortly

A Royal Decree is expected to be announced before the end of the month dissolving the Upper House of Parliament. This was made at the recommendation of the Prime Minister, according to *Al Majd*. The "conservative bloc" that issued the memorandum about the constitutional legality of the professional associations is to be dropped from the new Upper House. The newspaper said that other senators thought to have encouraged the actions of the "conservative bloc" will not be reappointed either.

Arrests during the White Revolution

Claims of violations of public freedoms are once again on the increase. The head of the Public Liberties Committee of the Lower House of Parliament, Dr Theib Abdallah, said that the police arrested last week a merchant by the name of Rajeb Yacoub Saqr in Al Hussein Camp. Dr Abdallah said the police searched Mr Saqr's shop before arresting him. Another arrest occurred at Queen Alia International Airport. The deputy said that police arrested Mr Tawfiq Laafi, just before he was due to board a plane to Turkey, to continue his studies. Also, an graduate student at Jordan University was also arrested. The administration of the university sent the name of Shibli Abu Afifa to the public prosecutor. The university issued a warning to Mr Afifa for his alleged involvement in a committee to support Mr Leith Shbeilat. Meanwhile, deputy Bassam Al Omoush sent an urgent letter to the Prime Minister Mr Abdel Karim Al Kabarti to look into the case of Atif Al Khateeb who was taken into custody after he returned from Syria.

Peres's visit to Gulf creates stir

Israel's Shimon Peres' visit to Oman and Qatar last week created quite a stir in Jordan, at least among the members of the Popular Committee for the Protection of the Homeland and Anti-Normalization. In a statement, the committee said most of the people of those countries were against the meetings. It argued that Mr Peres' visit has long been prepared for. There has been numerous secret and semi-secret contacts over the years, said the statement. The



Peres

visit last week came as a result of pressure from both US President Bill Clinton and the Jordanian Government, the statement continued. Furthermore, the US has been pushing for the establishment of diplomatic and economic relations between Israel and the Gulf. Israel has already established Commercial Offices in both Qatar and Oman and now have direct telephone links.

At another level, Likud seems to be getting in on the act. According to *Al Sabeel*, members of its leadership are making contacts with a Gulf state to establish greater relations. The paper would not disclose either the names of the visitors or the Gulf country that wishes to establish these relations. On another note, the leader of the Likud, Mr Benjamin Netanyahu said that if he is elected on the 28 May election, he would be prepared to work with Mr Arafat.

Popular activities not welcomed

The Ministry of Interior has finally put its thumbs down on it seems. It has banned a demonstration in Yarmouk University commemorating Land Day.



Khleifat

According to *Al Bilad*, it has banned a similar event in the University of Jordan. The Ministry has been active in other areas. It even banned the Islamic Action Party deputy Dr Mohammad Oweidah from giving a lecture in Amman. The Minister of Interior, Dr Awad Khleifat, denied that his ministry was being heavy-handed. He said the ministry has not banned any popular activities. He added that Dr Oweidah didn't speak because he did not want to.

Aids figures still low

The number of people with the Aids virus in this country is 128. This is one of the lowest figures in the world according to Ministry of Health sources. It said most of those who had caught the infection did so through blood transfusions. About 41 one of the Aids victims caught the virus through foreign contact. The sources were careful to point out that Jordan does not import blood from abroad.

Ship stranded in Red Sea

A luxury liner was towed to safety by two Jordanian tug boats Friday after it lost power in the Gulf of Aqaba. The Royal Viking Sun with 570 passengers on board hit a coral reef and was taking in water before it was helped by the tugboats which towed it to the

Your smoking is worse than the Dimona leakage!!



Jahid Khalil/Ad Dastour

JORDANIAN PAPERS

By Marwan Al Asmar Prizing the door open

It is refreshing to have a new prime minister with determination and vigor and what some may call panache. Mr Kabarti seems to be tackling everything head on.

It's as if the last couple of years hadn't existed. The cracking down on the opposition, the suppression of democratic freedoms, muzzling the press, the price hikes are all things of the past and hopefully figments of our imagination. Although some wonder!

Seriously, however, they seemed to have gone at a stroke of a pen. The saying should now be 'never fear Kabarti is here!' The gentle face of the man and his modernist cabinet both project a totally different outlook and approach from past governments. From the grim, the austere and the blank. No more Mr Bad Guy, and Big Brother watching you, and no more government by suspicion. Now we have the kid glove approach. The seemingly caring variety of yesterday.

Mr Kabarti has portrayed himself as Mr Nice Guy and Mr Fix It. Not the handyman around the corner we might add, but a man determined to put the national house in order and deliver the fruits of the peace treaty with Israel. He wants to strengthen democracy, flourish the national economy and go down as a national statesman, a man with stature who managed to turn around a flagging economy.

Quick witted, sharp and impulsive, Mr Kabarti seems to want to do it all. He is interested in the local scene despite the fact that he is seen as consumed by foreign affairs. Portraying himself as a no nonsense politician, Mr Kabarti has started right at the helm of government.

What he wants is a transparent government, one where everything is let out of the bag. Mr Kabarti wants to fight red tape, graft, mismanagement and financial squandering. The list seems to go on and on. There are so many things wrong that Mr Kabarti wants to put right. A brave task indeed, for an administration that is portrayed as a government of the young.

On the face of it, the list is admirable. Mr Kabarti wants the nation to turn a new leaf. What's more he wants to be seen as the person who helped to put things right at a time of anguish and suspense.

But graft is a big subject, with many tenets. It is not easy to fight mismanagement, since its archways, corridors and labyrinths. The corruption file is too hard to open up since vested interests are at stake.

The former government of Sharif (now Prince) Zeid Ben Shaker tried to open the lid on public mismanagement, but to no avail. His Ministry of Administrative Development sat there like a lame duck, with very little power. Dubbed as a ministry with no teeth, it lacked the will and the power to curb bureaucratic mismanagement.

Mr Kabarti is still in his honeymoon stage with a long time to go yet. But, it will be interesting to see how far he can prize open the door of corruption.

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Christians in Jordan celebrate Palm Sunday according to the Eastern calendar. On Sunday 14 April Jordanian Christians will celebrate Easter.

Jordan ponders effects of Palestinian currency

Continued from page 1

Dr Faneek does however, explain that a negative impact on the Jordanian economy remains a distinct possibility. A new Palestinian currency, he explains, may lead to the conversion of dinars into dollars which in turn may lead to a run on Central Bank of Jordan (CBJ) foreign assets as the PMA trades in these dinars for dollars.

Not everyone, however, believes that an independent Palestinian currency will inevitably lead to problems at home. Taking this opposite view, Dr Michel Marto of the CBJ not only welcomes the new currency but believes that it will actually make the CBJ's job somewhat easier. "It is not the major concern of the CBJ; it is absolutely of no concern to us," the deputy governor says, commenting on the possible effects

on the Jordanian economy. "On the contrary, we feel that it will lessen the burden of conducting monetary policy in Jordan," the deputy governor added.

Dr Marto explains that an independent currency for the Palestinians is an eventuality that the CBJ is prepared to handle, and a matter that the CBJ has given serious thought to. "It will not be a serious problem facing the Jordanian monetary authority," Dr Marto says. The CBJ official cites past knowledge of the independent currency, in addition to a well thought out plan of handling the introduction of the currency, as the major reasons for the CBJ's preparedness. "We have always anticipated that and when this happens it can be done professionally in a very organized and proper manner," Dr Marto explains, emphasizing once again that the new currency will not "have a detrimental effect on the Jordanian economy."

The "organized manner" the CBJ official refers to consists partly of a redemption fund—financed through loans from the international community—to be used solely for the purpose of dealing with the redemption of dinars from the Palestinian territories. There will also be, as previously agreed, coordination between the CBJ and the PMA to redeem the dinar in a proper manner taking into consideration the interests of both sides.

Dr Marto is quick to point out, however, that the introduction of an independent currency does not necessarily mean the immediate discarding of the dinar from the territories. "Even when the Palestinians introduce their currency, there will still be some need for the JD," he notes. Dr Marto explains that people in the West Bank and Gaza currently use the Israeli Shekel for daily transactions and the dinar for their savings. He stressed that using the dinar as a store of value reflects Palestinian confidence in the Jordanian currency; a confidence which the CBJ believes will not diminish with the introduction of a new currency.

Vague sense of unease as US aircraft assemble in Jordan

Continued from page 1

political purposes. In other words, no coup attempts are to be hatched there. Even so, some Jordanians are worried.

"We can't really judge security-wise whether it is safe," said Iyad Qattan, a Jordanian intellectual. "We're not really interested in having a wave of terrorist actions. We have enough of that in this region already."

The main question facing Jordan—the key to both its future security and economic health—is whether the peace process with Israel is going to fall apart in the aftermath of the suicide bombings and the crackdown on Palestinians.

"The pro-peace camp is on the defensive," observed Mustafa Harmaneh of the Center for Strategic Studies at the University of Jordan.

Since Jordan signed its peace treaty with Israel in 1994, King Hussein has thrown himself strongly behind the process, against the wish of a great number of his people, including those of Palestinian origin. The government is therefore angered by criticisms that it is not doing enough to stop funds allegedly reaching Hamas terrorists via Jordan.

Western intelligence agencies think that a significant portion of the estimated \$70 million a year the group receives passes through Jordan. The

country's Muslim Brotherhood, officially a charitable organization, collects large sums for social programs—and some of that money is believed to go to Hamas.

But Information Minister Marwan Muasher says the government requires more than "just accusations in the air" before it can act against alleged Hamas sympathizers.

"I think the question to ask is, 'Does Jordan have any interest in supporting Hamas?' And the only logical answer is 'no,'" he said, pointing out that Hamas' fundamentalist politics and unyielding opposition to Israel go against all the values espoused by the King. "Supporting Hamas would only hurt Jordan. It has no benefits for us whatsoever."

As one of the most democratic countries in the Arab world—with a moderately free press, a spectrum of political parties and a human rights record measurable by European standards—Jordan deserves to be lauded, not criticized, Muasher said. "We will not crack down on people because of their political views," he said. "We have a very successful experiment in democracy."

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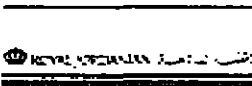
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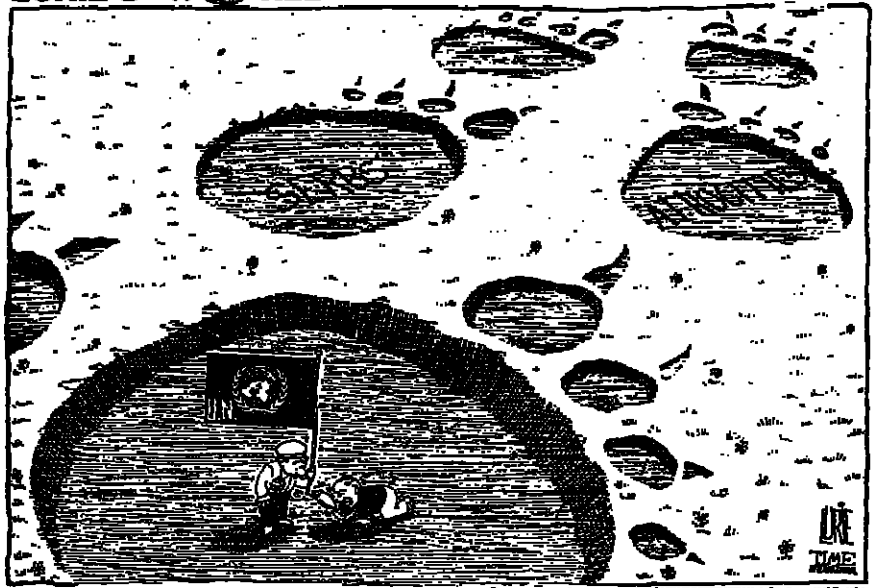
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"None... They didn't seem to leave any footprints."

Our Say...

Bringing Europe in

PRESIDENT JACQUES Chirac's visit to Lebanon and Egypt last week and his call for an enhanced European role in the Middle East peace process deserve more than the normal words of praise and applause.

Mr Chirac's statements, especially those concerning the establishment of an independent Palestinian homeland, come from a seasoned politician whose knowledge, understanding and support of Arab causes are rare in today's world. France has always taken a courageous and independent path when it came to Arab issues, especially the Palestinian problem.

That's why his call last week for a stronger European role is worthy of our attention. The peace process finds itself today stuck at the crossroad and unable to move forward as US and Israeli attention focuses on the homefront because of the US presidential elections in November and the Israeli general elections in May.

As a result Israel continues to maintain a blockade of Palestinian areas while Mr Peres competes with his Likud rivals in making dangerous concessions to right-wing voters. The main casualty is the integrity of the peace process. Equally dangerous is America's loss of interest in continuing the serious work that began on the peace process, especially between Israel and the Palestinians. In an election year, the US leadership makes a review of its priorities and as the peace process stagnates, little is done to alleviate the ordeal of the Palestinians whose vote does not count in the presidential elections.

Europe's interest in the Middle East has little to do with political score keeping. All sorts of relationships have evolved in the past centuries between Europe and the Near East that it is impossible today for a United Europe to ignore threats to the stability of the region.

But since Europe's role was hijacked from the onset of the Madrid peace process, it became inevitable that America's influence over the outcome of the negotiation process would be dominant and to many observers and participants, imbalanced.

Since then much has happened, with the Jordanians and the Palestinians reaching their own accords with Israel. Today, however, the peace process appears drained out and uninspiring to millions who believe in it. That's why Mr Chirac's call is worth responding to.

While America's hegemony over the region is undisputed, it is a known fact that without international collaboration, little of the economic promise of peace will materialize. It is also a fact that unless the Palestinian people are once again incorporated into the peace process, the durability of the accords will be in question.

This is even more true as we remind ourselves that Syria and Lebanon are two important regional players who are still not part of the peace process. There is much work to be done, with the multilaterals also bogged down, and without Europe's help and involvement the gains of the last three years could go to waste.

● French President Jacques Chirac paid a two-day official visit to Lebanon last week, the first visit by a French leader since Lebanon gained independence more than 50 years ago. President Chirac visited the haunting reminders of Lebanon's bloody, 15-year civil war and laid a wreath at the tomb of the unknown soldier. He also attended a good Friday service in a Beirut suburb, where he received a hero's welcome. During the service, Cardinal Nasrallah Sheir complained that Lebanon is losing its sovereignty little by little. The maronite Christian cleric is outspoken in his opposition to Syria's dominant role in Lebanese politics.

Last Thursday, President Chirac told the Lebanese parliament that his country will work hard to help Lebanon preserve its sovereignty and its democracy.

Mr Chirac's visit was the first by a western leader since Lebanon's civil war ended six years ago. Lebanese officials said it is an important sign that Lebanon is safe and secure.

On the second leg of his Middle Eastern tour, president Chirac flew to Egypt to consult with president Hosni Mubarak about the Middle East peace process and other regional developments. The two leaders said they will check out us allegations that Libya had built a secret underground chemical weapons plant.

President Mubarak said he would propose an Egyptian-European delegation to visit Libya to check out the installation which Libya says is an irrigation system. President Mubarak and President Chirac discussed the problems plaguing the Middle East peace process and the impact of Israel's closure of the Palestinian self-rule areas. Mr Chirac expressed his hopes that reason will prevail and the peace process will move forward. He said France is ready to help maintain security under any Arab-Israeli peace agreements, especially the border between Lebanon and Israel.



The Star

Jordan's political, economic and cultural weekly

An independent political, economic and cultural weekly, published every Thursday in Amman by Media Services International (Info-Media).
Editorial & Advertising: Telephones 652-380, 645-380. Fax: 648-298.
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The Star is serviced by LA Times-Washington Post News Service, Cartoons International (Lurie cartoons), PANOS, The WorldPaper, Editors Press Service, STILLS and by correspondents in the United States and South Asia.

Subscriptions: (annual) Jordan JD 20, Arab countries US\$ 100, W. Europe US\$ 200, USA & Canada US\$ 200.

Letters to the editor: Will be edited for brevity, must contain name and address of sender.

IAF Islamic deputies

Divisions, splits and ideology

The resignations have come to underline a sense of sterility in the Islamic movement. Unable to respond to the Jordan-Israeli peace treaty, the movement today seems to be going into a deep rift over what to do next.

By Marwan Asmar

THE RESIGNATION of deputies Ahmed Al Kasasbeh and Theib Abdallah from the Islamic Action Front (IAF) has cast doubts over the unity of the Islamic movement in Jordan. The departure of the deputies, who gave the government their votes of confidence against the wishes of the IAF, has focused attention on an ongoing ideological debate within the Muslim Brotherhood and the IAF—its political arm.

The resignations have come to underline a sense of sterility in the Islamic movement. Unable to respond to the Jordan-Israeli peace treaty, the movement today seems to be going into a deep rift over what to do next.

The flagging anti-normalization movement against Israel, of which the IAF is a member, has only added to the sense of dismay among Islamists. The issues of the peace process and normalization with Israel have created ideological differences and factions within the movement that led to divisions and eventual splits.

Although only two members have broken away, there are serious rumblings within the rank and file of the movement on its direction and approach to politics and governance.

Cleverly manipulated by the Kabriti government, which has taken a progressive approach to tackle Jordan's problems, the IAF has come to be criticized from all sides in the

ways than one. Kabriti has generated the breakaway within the IAF, something that now seems to have been on the boil for some time. It seems to have started when the IAF expelled outspoken member Ziad Abu Ghanimah from its ranks over two years ago.

Mr Kabriti's liberal policies, and his promise to introduce reform made every deputy from the opposition sit up and think. His Government is fundamentally different from the administrations of the past. He made even the most ardent of opposition deputies, Tojan Faisal, declare that she was prepared to deal with the Government. And the IAF proved not immune to the prime minister's pandering.

Indeed, this has encouraged the emergence of what has come to be labelled as the dovish wing in the IAF. Although this has come to include deputies like Abdallah Al Akaleh and Bassam Al Omoush, the first to break ranks were Abdallah and Al Kasasbeh, of whom the former was a more forceful critic.

Abdallah said the IAF is no longer moving with the times, and is being dominated by the Muslim Brotherhood, a long established movement that espouses traditional views and doctrines.

Abdallah charged that it was the Brotherhood that controlled policy, leaving Islamic deputies in the Lower House with little power. He pointed out that such an approach curtails debate and enforces rigidity.

Mr Kasasbeh was more la-



Al Kasasbeh

moderate and less aggressive in his criticism.

He argued that there are no fundamental differences in the Islamic movement, and that it still rejects the peace treaty with Israel. The differences, he maintained, lie in tactics. He said it is better to defeat the treaty by working within the Government than from the outside.

But the General Secretary of the IAF, Dr Ishaq Al Farhan defended his party and denied that it was dominated by anyone, saying that the IAF is a natural extension of the Muslim Brotherhood. He pointed out that the movement is very pluralistic and that is even prepared to accept Christians within its ranks.

Rather than placating the doves, such comments have angered the hawkish elements within the movement. Led by deputies like Humam Saad and Abdel Munom Abu Zunt, they have criticized the leadership



Farhan

for not being firm enough in dealing with people who have failed to toe the party line.

Already angered by the fact that the Islamic Bloc has not resigned from Parliament over the Jordan-Israeli peace treaty, hawks are now calling for the resignation of the leadership.

So far, the Islamic movement has been a solid front. In the face of continuing splits and divisions in other Jordanian political parties, the IAF and the Muslim Brotherhood have maintained a consistency of approach, despite overwhelming odds and challenges, including Jordan's peace treaty with Israel.

The question that now begs to be answered is whether the IAF can continue to present a movement free from strife. The resignation of Abdallah and Al Kasasbeh may not be significant in itself, but it may further strengthen the doves in their more pragmatic approach.

Series of books by the Institute of Diplomacy

Human dimension of peace

The Human Dimension of the Middle East Peace Process. A roundtable discussion, edited by Dr Mazen Armuti, Amman, Institute of Diplomacy, the National Printing Press, 1995. pp 244.

Reviewed by
Star Staff Writer

THE HUMAN dimension of the peace process is a vital area of discussion, yet the world seems to be more concerned with "high politics." The humanitarian approach means bringing people down to the basics of the peace process, the bread and butter issues.

Other fundamentals include the refugee problem, open borders, water rights and the future role of NGOs in the region.

The book includes the discussions, proceedings, background papers, and recommendations presented at the roundtable entitled held in Amman on November 1994, that was held just after the signing of the peace treaty between Jordan and Israel.

The first part of the book is the introduction, and the second revolves around the historical context of the peace process, the proceedings, and the human dimension. This is basically the crux of the roundtable.

Credit must be given to HRH Crown Prince Hassan. The roundtable was his initiative, and the event was also under his patronage.

"The Middle East has been utterly transformed," Prince Hassan told the roundtable. "Jordan's peace was a historic achievement, but it was no more than an agreement between governments: Jordan knew that the work of peace had only just begun."

The roundtable addressed the new elements imposed by peace as a preliminary step toward predicting a vision of the future in a rational and methodical manner.

The proceedings sought to explore not so much issues of high politics but their effect on ordinary people of the region.

The participants discussed a number of issues pertaining to the peace process and its effect on the economic and living conditions of the peoples of the region and the role of the United Nations in the development, socio-economic, demographic, and legal aspects.

making and the human dimension. One of the participants was Dr Hiroshi Nakajima, the director-general of the World Health Organization.

The roundtable which was a two-day event issued an Amman Document. It states that the spread of democracy in the region is vital to building the peace process.

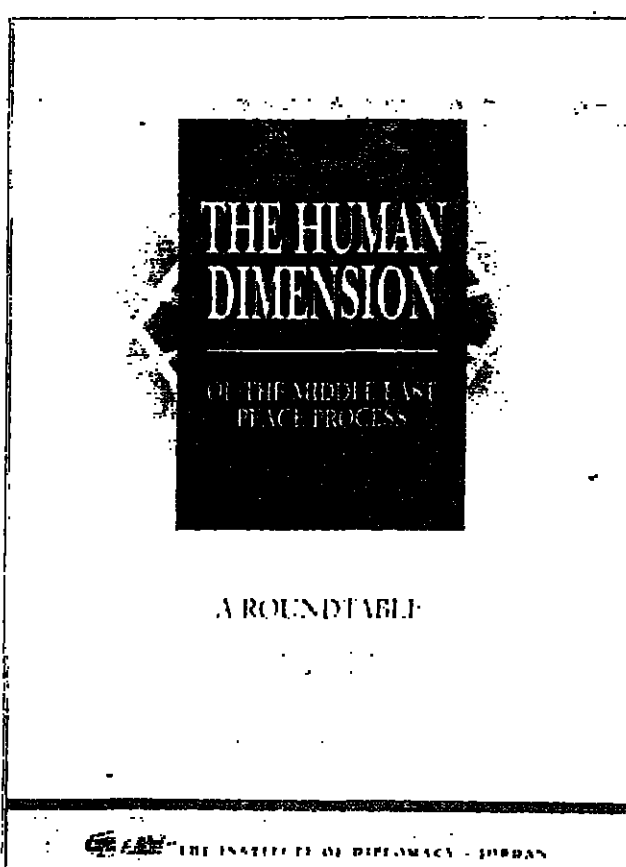
"Any effective rebuilding of the region in peace requires a partnership of the NGOs and effective popular participation in which human rights and democracy are essential parts," the document stated.

The roundtable was attended by more than 40 participants including intellectuals, prominent political and academic personalities, and representatives of international and diplomatic institutions and organizations from Saudi Arabia, Egypt, Lebanon, Jordan, Australia, Austria, France, England, Switzerland, Sweden, Norway, Japan, Canada, and the United States.

Some famous names included the now former Commissioner-General of the United Nations Works and Relief Agency for Palestine Refugees, Mr Ilker Turkmen and Mr Toshinori Shige, the deputy director general of the Middle East Affairs Department in the Japanese Foreign Ministry.

The human dimension of the roundtable is underlined by the number of people which attended. The President of the Jordan National Red Cross Society, Dr Mohammad Al Hadeed, was present. The President of the American Near East Refugee Aid in Washington and the Chairman of CARE International, Mr Malcolm Fraser, a former Prime Minister of Australia, were just some of the distinguished guests.

The Institute of Diplomacy is a newly established think tank that was set up at the insistence of Prince Hassan who felt that there was a need for an



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The Institute of Diplomacy is a newly established think tank that was set up at the insistence of Prince Hassan who felt that there was a need for an

institutional framework that would upgrade the performance and effectiveness of Jordanian diplomats and other personnel involved in international relations.

This book is only the beginning of a series of documentations in an effort to study the dynamics of international affairs from a Jordanian perspective. An Arabic version of this book will shortly be produced.

Middle East Beat
by
Khairi Janba

Regional developments

WHILE THE conference of the Iraqi opposition was being organized in Syria, one was wondering about that nature of the negative campaign, that this fraternal Arab country will be subjected to.

Surprisingly, the conference took place without as much as a brief criticism, save from the Iraqis. In the pursuit of the unbelievable, we can research the conference agenda to compare and contrast Jordan's position regarding Iraq. The Iraqi opposition in Syria went through all the existing permutations to replace the regime in Iraq without accusations of interference in Iraqi affairs, or irredentist claims on Syrian behalf.

When Jordan suggested a humanitarian solution to the Iraqi predicament, it was accused and called every name under the sun. It has become clear at last, that it is not what Jordan suggests or does not suggest that is the issue. The mere suggestion of any regional project causes our brethren to accuse and vilify us.

Whether they think that Jordan has a major role in the region or not is irrelevant to the current circumstances. Jordan, by historical synthesis, has become a key factor to peace in the region. It is not through moved ideology that Jordan looks to the Arab world, rather, it is through the heavy legacy of the Arab Revolt, which binds it totally to the benefit of the region. Jordan was falsely accused by all when it stood for the defence of the Iraqi people, while Syria was acknowledged implicitly as the main beneficiary of Iraqi affairs.

When the accusations stopped as far as the Iraqi issue is concerned, Jordanian goodwill was again exploited by malevolent forces, when it was rumored that Jordan will join a military pact with Israel and Turkey. Of course, by taking the whole issue out of context, it becomes a conspiracy against the Arab world.

Turkey and Israel have agreed to cooperate on the military level and, certainly, not by Arab League protests that this military cooperation will end. It is high time, that we should accept, whether we like it or not, that Israel and Turkey are part of our region. And more importantly, they are both powerful and important players on all important levels.

It is no revelation to say that both countries control the most important water resources that keep the whole area alive. If we set a precedent of conflict rather than negotiations and accord, we will be guilty of creating a precedent for the whole world to fight wars over water related issues.

We cannot proceed in our Arab development without taking into consideration the Israeli dimension, and the Turkish Central Asian depth. The fact that we are against extremism does not in any way mean that we are against Iran. The time will come when Iran is willing to sit and negotiate as a full partner in the development of the Near East. It is highly important to digest those realities and work together for a whole complementary region.

To date, our most favorite regional pastime, was that of accusing the world of treating us with double standards. That may have been the case, but what can we say when we treat each other with double standards? Where does laying the blame ends? One does not wish on our Syrian brothers, the same treatment that we got, when we stood for the welfare of the Iraqi people, for one cannot wish such a treatment for one's enemies let alone brothers, but the treatment of Arab double standards does leave a little sour taste in the mouth.

Business scene

By: SHAH AMIN
AFN weekly national square market

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Regional developments

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Business scene

Jordan Phosphate Mines Co., exceeded its sales for 1995 to \$323 million. This is compared to \$277 million for 1994 and \$217 million for 1993. It made a profit of \$15.5 million last year. This is compared to only \$2.3 million for 1994. The company exported over 3.9 million tons last year.

The Jordan Cement Co. (JCC), has signed an agreement with the Amman Resources Co., to supply Arab and Asian markets with 350,000 tons of cement. The JCC has much experience in supplying Syrian, Palestinian and Saudi Arabian markets, in addition to local markets. The company produces more than 3.5 million tons of cement annually.

The National Industries Co. (NIC) increased its sales by 17 percent. They were JD 5,220 million for 1995 compared to JD 4,471 million for 1994. It made a gross profit of JD 880,700 and a net profit of JD 413,400. This is an 87 percent increase over 1994. The board of the company has agreed to distribute a 6 percent profit to its shareholders. The NIC's paid up capital is JD 6 million.

The Arab Investors Co. (AIC), is distributing 4% of its profits to its shareholders. The company, which was set up in 1994, has a paid up capital of JD 20 million. It made a net profit for 1995 of JD 554,136. The head of the board of the AIC is Mr. Zuhair Khouri, who is the chairman of the Housing Bank.

The Hassan Industrial Estate in Irbid is booming. A study by the Irbid Chamber of Commerce suggested that 52 industrial projects only cost JD 50 million, 14 of these projects were established last year at JD 7.5 million. The projects have generated more than 1500 jobs. The industrial estate is very vibrant. About 37 projects were involved in food processing, 18 in pharmaceuticals, 44 in plastics, 80 in engineering, 48 in chemicals, 32 in textiles, 26 in packaging, paper and printing, 10 in projects and 6 in construction.

Foreign Exchange Wednesday, 10 APRIL

	Buy JD	Sell JD
US Dollar	0.7080	0.7100
British Pound	1.0812	1.0866
Japanese Yen	0.4771	0.4795
Swiss Franc	0.5916	0.5946
German Mark	0.4400	0.4407
French Franc	0.6555	0.6588
Italian Lira	0.4273	0.4294
Spanish Peseta	0.0452	0.0454

AFM share prices continue to drop amid growing uncertainty

By Mohammad Adawiya Special to The Star

SHARE PRICES at the Amman Financial Market (AFM) experienced significant decline over the past several weeks as domestic and international uncertainty, has all but squeezed liquidity out of the market.

As measured by the official AFM index, which is a composite of 60 of the 120 firms traded on the AFM, the general price indicator opened the month of March at 153.61 points and registered 145.29 points on 31 March, representing a 5.4 percent decline for the month. This comes on the heels of another less-than-brilliant performance in February, where share prices posted a dismal 3.2 percent rise.

The sharp decline in share prices comes amid a backdrop of renewed tensions on the Palestinian territories. A wave of

bombings in Israel, leading to the subsequent closures of the West Bank and Gaza Strip, have placed added pressure on an already strained Palestinian economy. Jordanian firms and investors, with close ties to the fledgling Palestinian economy, have adopted a conservative stance amid this uncertainty.

Thus far, most reports have focused on the lack of liquidity as the main factor contributing to the sharp decline. The liquidity crunch, they explain, resulted from the issuance of high-yield Certificates of Deposits (CD's), by the Central Bank of Jordan (CBJ). The sale of three and six month CD's, they add, resulted in cash being drawn away from the stock market and into the short term government certificates, which has historically been used by the CBJ to defend against the movement of currency into dollars.

Some, however, disagree with the popular notion that lack of liquidity is the main cause behind the AFM's recent price drops.

Economists such as Dr. Fahed Al Fanek support the claim that uncertainty is the primary cause for the market's performance. Dr. Fanek goes one step further, pointing out that he does not believe liquidity is as major of a problem as reports have made it appear. "Banks are investing in CD's," the Jordanian economist points out, adding that "this means there is excess money."

With the Palestinian territories fueling uncertainty from abroad, on the local front a recent negative assessment of the Jordanian bourse by US-based investment bank Merrill Lynch is also helping to keep investors sidelined. Citing high interest rates—resulting from the Government's focus on the dollar-dollar exchange rate—Merrill Lynch said these

rates, "absorb most of the liquidity available for financial assets." They further said that they "do not see any immediate change" as a result of this policy.

Down-playing the pessimism of the report, Dr. Fanek does not place much weight on these negative comments. "The report says that interest rates affect the market...that is well known," Dr. Fanek explains.

The investment bank report caused some alarm in financial circles as it also called for caution on part of the investor. This call for caution, according to Dr. Fanek, is also not to be over analyzed, explaining that caution is a natural part of any investing activity.

Many economists believe that share prices at the AFM will rebound as foreign capital enters the market. With foreign investors being notoriously cautious, however, waiting for prices to bottom-out, it remains unclear when this rebound will take place.



It was the best of times, it was the worst of times—AFM

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Al Tabba' calls for a greater private sector

AMMAN (Star)—With the endorsement of free market policies, the private sector in Jordan is assuming a more effective role. It began to occupy a more forceful position in the Jordanian economy after the Amman Economic Summit (AES) last October which encouraged foreign investments in the country.

The Jordanian Businessmen Organization, headed by Mr. Hamdi Al Tabba', seeks to give the private sector a more significant role in the Jordanian economy. Private businessmen had the opportunity during the AES to meet with European businessmen and discuss possible future plans and projects in the region.

Last week, the Jordanian Businessmen Organization held a meeting for the Joint French-Jordanian Council at Philadelphia Hotel. Al Tabba' explained that economic

cooperation between Jordan and France existed for a long time. He said Jordanian companies are working to increase their exports to France to offset its deficit in the balance of trade with the country. Jordan's exports to France have ranged from \$1 to 4 million worth of goods within the last five years. Al Tabba' said this is far less than "our imports from that country."

Al Tabba' highlighted the role of the private sector in long-term development. He said political pluralism and economic reform in Jordan opened the door for the private sector to have more say in the economy. The Government, he added, adopted various policies on the sectoral level to improve the balance of payment and decrease inflation. Such policies restrict the role of Government to infrastructural projects that are essential for the

invigoration of investment. He added that Jordan has achieved pivotal changes as it managed to reduce the inflation rate to less than 4 percent.

Al Tabba' referred to the importance of the Amman Economic Summit. The Government submitted a list of 27 regional projects which are worth \$3.3 billion. Most of these projects are related to infrastructure like transportation, water, environment etc.

The private sector, he said, submitted more than 130 small and medium projects worth \$1.2 billion covering all economic sectors.

Mr. Thierry Courtaigne, head of French businessmen delegation, emphasized the role of peace to enhance cooperation between Jordan and France. He talked about possible economic fields through which both countries can work together.

Privatization A strategic objective in today's international economy

AMMAN (Star)—The privatization of major public sector enterprises has become a strategic objective for many third world countries. Committed to increasing the role of the private sector in their economies, as recommended by the World Bank and the International Monetary Fund (IMF), third world countries are driven by the idea that privatization would reduce their financial burden, and make the public sector more efficient. Meanwhile, these governments believe that the income generated could be used to retain the national workforce, and help assimilate it in the private sector, as well as decrease public sector debt.

Though not so simple, privatization worked for a number of enterprises in many places. Many state-owned enterprises, which were productive and profitable, were inefficient, incurred heavy financial losses, and absorbed a major share of domestic credit. They, furthermore, became an unsustainable burden on the governments. Some experiences have shown that their privatization has improved their performances, and encouraged more efficient use of resources.

A recent study published last December 1995 by the UN Economic and Social Commission for Western Asia (ESCWA), shows that since 1980, more than 2,000 state-owned enterprises have been privatized in developing countries, and about 6,900 world

wide. Of these, only 2.7 percent were in the Middle East and North Africa. According to the World Bank, "governments unloaded state-owned enterprises worth \$270 billion world-wide," the study says. It adds "state sell-offs in Latin America, Asia and other developing countries raised a total of \$96 billion between 1988 through to 1993." World Bank statistics indicate that the proceeds from the sale of public enterprises in developing countries reached \$18 billion in 1994. More than \$50 billion was "raised in international share offerings in that same year, but with much of the money channeled into European and emerging market privatization."

Brighter examples of successful privatization are cited by the same study in Western Europe. The French government, for instance, announced plans to float a 28 percent share in Renault for \$8 billion... one of 21 state enterprises to be privatized to bring in about \$100 billion by 1998. Some of Europe's biggest corporate names: Lufthansa, Deutsche Telekom, French PTT, Agip, British Railways and Postal Operations are all to be privatized.

In Asia, state-owned utilities in Pakistan, Indonesia, Singapore, and Thailand are scheduled for privatization in the near future. India is expected to auction off state industries worth about \$3 billion this year. Each of Pakistan and Indonesia raised more than \$1

billion from several privatization deals, while China raised \$2.1 billion.

The study notes that enthusiasm for privatization in Latin America is still considerable with Peru taking up the running from pioneers such as Chile, Mexico and Argentina. Sales of government assets in Peru netted \$2.9 billion in 1994, compared to only \$91 million in 1993. Argentina yielded a total of \$907 million bringing its total privatization proceeds since 1992 to more than \$1 billion.

Sales by governments in Africa and the Middle East raised a total of \$2.1 billion in 1994 compared with \$683 million in 1993.

The study admits that though "the benefits from properly executed privatization programs have proven to be considerable, the public workers are the main potential losers. A joint study by six European research institutes forecasts that 800,000 workers, equivalent to 20 percent of the labor force employed by candidates for privatization will lose their jobs by the end of 1998." However, it adds that consumers were better off in a majority of cases. Data from outside the World Bank shows that "privatized companies grow more rapidly and are better able to contain their costs than before privatization."

The study confirms that structural reforms should precede privatization, and the more free competition, stable

economy, and strong regulatory sector, the more benefits accruing from privatization. It also notes that while the same results can be achieved by cutting budgetary expenditures and increasing prices for public sector outputs, privatization is—in the long term—a more robust economic remedy. It presents Argentina as a good example in which large-scale privatization assured simultaneously with macroeconomic liberalization with overall positive results. Not only did it help—in the Argentina case—with the budget deficit and balance of payments, but also assisted in Argentina's economic credibility with private investors.

In countries with fairly stable economies, the question that arises is of how to sequence privatization with other liberalization measures, such as: tariff reduction, elimination of quotas and licensing requirements, deregulations, etc. The study points out that Asian countries have often liberalized their economic policies without much privatization. But in Latin America several countries opted to do both simultaneously. Hence it concludes that since empirical evidence suggests that the introduction of competition is more important than the benefits of ownership, than it would seem that "liberalization and economic reform without privatization is preferable to privatization without liberalization and reform."

An economic tribute to Secretary Brown

RONALD H. Brown made the United States Commerce Department an instrument for realizing the potential of every American by generating jobs in the American economy.

As Commerce Secretary, Brown fulfilled President Clinton's promise, giving Commerce a powerful role in revitalizing the American economy. He went to forge public-private partnerships, to create millions of American jobs. Since January 1993, Brown worked tirelessly with American business, to eliminate barriers and open new markets for American business around the world.

During his three years in office, Ron Brown: Transformed America into an export superpower, leading to the creation of the first-ever National Export Strategy to help US companies—small, medium, and large realize their export potential; translating that strategy into results by winning over \$80 billion of foreign deals for US business, supporting hundreds of thousands of high-paying American jobs, and leading trade missions with small and large American businesses to the

President of Bank of Tokyo visits Jordan

AMMAN (Star)—President of the Bank of Tokyo, Mr. Toyoyoshi, arrived Wednesday on a visit to Jordan during which he will meet with a number of Government officials. Mr. Toyoyoshi met Wednesday evening with representative of Jordanian banks at the Forte Grand Hotel in an event that was organized by the Jordan Banking Association (JBA).

The Bank of Tokyo has completed its merger with the Mitsubishi Bank giving birth to the largest Japanese bank with assets worth more than \$724 billion. The new giant has 21,000 employees, 366 local branches and 83 international branches. The new Tokyo-Mitsubishi Bank will become an international bank by using the wide local network of Mitsubishi Bank and the international affiliations of the Bank of Tokyo.

Mr. Toyoyoshi was invited to Jordan by Mr. Zuhair Khouri, president of the JBA.

Orbit terminates BBC agreement over film broadcast

ORBIT CONFIRMED that it terminated on 4 April BBC Worldwide's contract to supply an Arabic news and current affairs channel on its direct-to-home subscription service of over 30 channels to the Middle East. This service was fully funded by Orbit.

Orbit has been dissatisfied with the BBC's service for some time, particularly with regard to Islamic sensitivities in the region. Orbit has made many attempts to persuade the BBC to be more sensitive.

On 4 April, the BBC transmitted its panorama programme, "Death of a Prince" in Arabic on Orbit's satellite service. Recognizing the offence the programme was likely to cause in the Middle East, the BBC wrote to Orbit saying that they would edit the programme prior to transmission. The BBC's contractual agreement with Orbit requires them to take account of local sensitivities did not do.

The Panorama programme assembled isolated incidents and interviews, many with admitted felons, to allege improprieties in the application of Islamic law in Saudi Arabia. Alexander B. Zito, Orbit's president and CEO said: "This programme was a sneering and racist attack on Islamic law and culture. Orbit had to act. Clearly the BBC was not prepared to honor either the letter or the spirit of its contract. Orbit accordingly unilaterally terminated the contract as we are entitled to do."

The Orbit Satellite Television and Radio Network is the world's first fully digital, multi-channel, pay-television service, providing perfect sound and picture quality at all times. Orbit broadcasts a premium package of over 30 channels to 23 territories in the Middle East and North Africa.



The late RON BROWN, former U.S. Commerce Secretary

merce, and by solidifying the trade ties between a diverse America and new, emerging markets in South Africa, Middle East, Ireland, Latin America, Asia, and Central Europe.

Championed the role of civilian technology as a critical ingredient of US success in the global marketplace by entering into more than 220 public-private partnerships through the Advanced Technology Program, joining more than \$1.5 billion of federal and private funds in the development of new, high-risk civilian technologies to ensure that America remains the world's technology leader, by expanding her network of manufacturing extension centers from 7 to 60; and by streamlining export controls, freeing over \$32 billion in exports from unnecessary regulation.

Promoted sustainable development, encouraging both economic growth and environmental protection by rebuilding depleted fisheries, boosting the export of environmental technologies and modernizing our nation's weather service.

Ron Brown, through his inspiration, action, and vision, underscored again and again that the mission of the Department of Commerce is to ensure and enhance economic opportunity for all Americans. That was the goal he set for himself and his Department and—as the president has said—the goal he never stopped working to achieve.

Capital Intelligence adds Morocco to its rating service

CAPITAL INTELLIGENCE, which added Morocco to its Gulf/Mediterranean area coverage earlier this year announced that it had issued initial ratings for a further four banks: Banque Commerciale du Maroc, Wafabank, Societe Generale Marocaine de Banques and Banque Marocaine pour le Commerce et l'Industrie.

Banque Commerciale du Maroc (BCM), the country's third largest bank, is a joint venture between Banco Central Hispano and Societe Financiere Diwan, which is partly owned by the royal family. BCM is one of the strongest banks in the sector, guided by well defined strategies and capable management. Returns have been above average, capital is strong and asset quality acceptable. The ratings of BBB long-term and A-2 short-term reflect BCM's solid ownership and financial position.

Wafabank, the fourth largest bank, is majority owned by the local Kettani family, with Group Suez holding 10.4%. The bank is operationally sound, benefiting from its relationship with Indosuez. However, its financial condition is not as strong as that of its peers, with capital adequacy marginal and liquidity low. Moreover, asset quality needs strengthening by further increases in provisions. Wafabank has been assigned long and short-term ratings of BB- and A-2 respectively.

The fifth largest bank in the sector, Societe Generale Marocaine de Banques (SGMB) is a joint venture between Societe

Generale (35.7%) and local private interests. The French partner's influence on SGMB is positive, giving it credibility domestically. In recent years, returns have been depressed due to high provisioning but operating profits have remained high. While asset quality is average, the loan portfolio is well provisioned. Capital Intelligence said that, in view of its sound overall financial condition and strong association with Societe Generale, SGMB has been assigned ratings of BBB long-term and A-2 short-term.

Banque Marocaine pour le Commerce et l'Industrie (BMCI) is the seventh largest bank and is controlled by the BNP Group. Local interests include two leading insurance companies. BNP formulates overall strategy and manages day-to-day operations. Over the last few years, BMCI has experienced difficulties due to credits extended to sectors that were adversely affected by poor economic performance. While capital adequacy has been improved through large injections of funds, asset quality and provisioning levels remained unsatisfactory at end 1994. Capital Intelligence assigned BMCI long and short-term ratings of BB and A-3, respectively, reflecting the bank's poor returns and bad debt problems.

MARKET WATCH 6-9 April

Highest and lowest performing stocks in the Amman Financial Market

SATURDAY	SUNDAY	MONDAY	TUESDAY
↑ JEMCO 5.88 ↑ National Engineering Ind. 5.71 ↑ Middle East Complex 5.41	↑ Pharmaceutical Paper Converting 4.48 ↑ Arab Pharmaceuticals Center 3.64 ↑ National Slaughter House 2.74	↑ National Engineering Ind. 5.48 ↑ Intermediate Petro-Chemicals 5.28 ↑ Arab Pharmaceuticals Center 5.26	↑ Middle East Pharmaceuticals 5.71 ↑ Arab for Investment & Trade 5.56 ↑ Jordan Steel 5.56
↓ Housing Bank 3.26 ↓ Union for Land Transport 2.04 ↓ Middle East Bank 1.90	↓ Exporters Investment Holding 4.76 ↓ The Industrial Commercial 4.69 ↓ National Portfolio Securities 4.00	↓ Rafia Plastics 5.00 ↓ Arab Electrical Industry 1.52 ↓ Woolen Industry 1.38	↓ The Industrial Commercial 2.30 ↓ Industry Development Bank 1.96 ↓ Amman Investment Bank 1.49
General Price Pointer 142.100	142.280	146.450	148.310
Trade Volume 89341	49627	142589	1771425
Stock Volume 738237	385799	896962	1191909
Highest Traded Stocks			
↑ Middle East Complex 280.460	↑ Arab Bank 93.470	↑ Arab Bank 365.180	↑ Arab Bank 236.590

All data provided by ACCESS Tel: 646868 Fax: 646949

Palestine Post

Opposition leader Netanyahu courts religious vote

By Marjorie Miller
LA Times Washington Post
News Service

JERUSALEM—ON a brilliant Monday morning during the Passover holiday, Israeli opposition leader Benjamin Netanyahu moved through a sea of religious Jews toward the Western Wall, schmoozing with well-wishers and shaking hands as much as anyone can behind a press of photographers and bodyguards.

The Likud Party candidate for prime minister, Netanyahu wore a plain black skullcap for the Birkat Cohanim, or Priestly Blessing said three times a year, and stood solemnly as verses from the Book of Isaiah were read over a loudspeaker. The religious crowd did not notice that Netanyahu seemed to know few of the words. It was enough that he was there.

"This means he is close to the Jewish tradition," said Eli Neria, an observant Jew wrapped in a prayer shawl and holding his son overhead to see the candidate. "He is keeping much closer to tradition than people from (the) Labor (Party)."

That was precisely the point the secular Netanyahu hoped to make at the wall of the Jewish Second Temple less than two months before the 29 May national elections. He is courting the religious vote, which may be decisive with the race against Prime Minister Shimon Peres at a dead heat.

In fact, neither candidate is particularly religious. And both are wearing out the carpet to rabbis' front doors in the ritual quest for a campaign blessing from those who will tell more than 100,000 Orthodox voters how to cast their ballots. Like most of the religious, Netanyahu opposes the Labor government's agreement with the Palestinians that trades West Bank land for peace. Religious Jews call the area by its Biblical name of Judea and Samaria, and view the land as their birthright. Likud promises them further expansion of Jewish settlements there, while Labor has halted new construction and, under the peace agreement, pulled Israeli troops out of Arab cities and villages.

The next government is to conduct final negotiations with the Palestinians over the fate of Jewish settlements, control of Jerusalem and the borders and status of Palestinian-ruled territory. Netanyahu has tried to scare voters by saying the Peres would rededicate the Holy City of Jerusalem. Israel captured the eastern half, including the Old City, in the 1967 Mideast War.

More important for Netanyahu, however, may be the fact that the Orthodox "haredim," as the men in black robes and hats are called, simply tend to view the left-leaning Labor Party as less sympathetic to the traditional Jewish world.

"They view the left as secular people who desecrate the Sabbath," said Menachem Friedman, a sociologist at Bar Ilan University in Tel Aviv. "It is almost certain that they will vote for Netanyahu."

Peres appeared to come to that conclusion last February when, in an unusual moment of self-doubt, he told editors of the Orthodox newspaper Hamodia, "I have given up almost all hope of winning ultra-Orthodox support in the elections for prime minister. I don't know why I deserve this, but it is the reality."

Last week, in a new bout of optimism, Peres gave the religious vote another shot, meeting with the patriarch of the Shas religious party, Rabbi Ovadia Yosef, to try to get him to withhold support from Netanyahu. Still aware that the religious are unlikely to embrace him, Peres reportedly asked the pro-peace rabbi to urge his followers to abstain in the first-ever direct vote for prime minister, while still supporting the Shas party for parliament.

Three religious parties—Shas, the National Religious Party and United Torah—hold 16 seats in the 120-member Israeli Knesset. They currently sit with Likud in the opposition. Shas left the Labor-led coalition in 1993 after Attorney General Michael Ben Yair decided that party leader Arye Deri could no longer serve as a government minister because he had been indicted on charges of corruption. He was accused of funneling public funds to Shas while serving as Interior Minister; the case is still in court.

After the meeting with Peres, Yosef reportedly told party leaders that he would leave to individuals the decision on whom to vote for in the prime minister's race—effectively clearing the way for his followers to cast ballots for Netanyahu. ■



Netanyahu

Palestinian leadership seeks negotiations with Hamas

By Marjorie Miller
LA Times Washington Post
News Service

JERUSALEM—An unofficial delegation of Palestinian political leaders and intellectuals, hoping to act as intermediaries between the militant Islamic group Hamas and Yasser Arafat's Palestinian Authority, plans to travel to Jordan later this week to meet with leaders of the extremist organization.

The self-appointed mediators said last Sunday that they aim to restart negotiations between the two sides that broke off before Palestinian elections in January and to bring the extremists into the emerging Palestinian political system. They said they are seeking an end to terrorist attacks against Israel and to sweeping Palestinian police arrests of Hamas activists.

The group is led by Faisal Hussein, Arafat's representative in mostly Arab East Jerusalem, and includes Marwan Barghout, the West Bank leader of Arafat's mainstream Fatah faction of the Palestine Liberation Organization. But they insist they are acting independently, and Arafat has said he is not interested in the negotiations.

Arafat told a Palestinian Authority cabinet meeting in the

West Bank town of Nablus last Friday that he no longer believes Hamas political leaders can control the group's military wing and will not negotiate further with them.

The developments came as Arafat spokesman Nabil Abu Rudaineh denied a report published in the London-based *Al-Hayat* newspaper that Arafat told Hamas he is prepared to halt arrests and release some detained activists from Hamas and another militant group, Islamic Jihad, in exchange for a halt to military operations against Israel's 29 May elections.

Al-Hayat quoted a Hamas leader as saying that Arafat's goal appeared to be "to give the Israeli peace camp a chance in the election." A suspension of terrorist attacks would boost the election bid of Prime Minister Shimon Peres, one of the architects of the 1993 Israeli-Palestinian peace accord and Arafat's best shot at completing peace negotiations.

Final negotiations are scheduled to begin 4 May on the outstanding issues of West Bank Jewish settlements, control of Jerusalem and the borders and the status of the Palestinian-ruled area. The Palestinians want an independent state with East Jerusalem as its capital.



Khatib: Arafat will eventually resume talks with Hamas

Ghassan Khatib, one of the members of the team of would-be mediators, said he believes Arafat will eventually resume talks with Hamas. "I don't think a phenomenon like Hamas can be uprooted by force," Khatib said.

But he said he fears that "external forces" could prevent the two sides from engaging in serious negotiations, saying, "I am not very optimistic, but I feel a duty to try."

Israeli and American officials have pressured Arafat to crush the political and social infrastructure of Hamas as well as its military wing: exiled leaders of Hamas and Islamic Jihad view Arafat as a lackey of the Israelis and still support military actions against the

Jewish state.

Since Hamas began a campaign of suicide bombings in Israel on 25 February that has taken more than 60 lives, Arafat has arrested an estimated 700 to 800 suspected Hamas and Islamic Jihad activists and Israel has sealed off Palestinian-ruled areas of the West Bank and Gaza Strip.

Both Islamic groups have vowed to continue the attacks. The idea for a group of mediators was born last week after 11 well-known Palestinian intellectuals and political leaders issued an unusual public call for Hamas and Arafat to resume a national dialogue. The group, led by Hussein and representing several Palestinian political factions, urged the Islamic fundamentalists to stop military actions and the Palestinian Authority to release prisoners held without legal justification. It also called for a commitment to freedom of expression and assembly and a unified front against Israeli measures.

After receiving a positive response to their statement, the group decided to seek more backers and to try mediating.

"We are trying to mobilize civil society behind this," said one member who asked not to be identified. ■



One of the students at Al Najah University talking to PNA President Yasser Arafat last week

Chairman Arafat admitted last week that the Palestinian police was wrong when it fired at students in Al Najah University in Nablus. Four were hurt by the police during a confrontation with the students. Later, when he met about 200 students at the university campus he said the PNA made a wrong move, but appealed to students' sensibilities. "If you don't bear with us, then you will," he told them. During the confrontation last week over 700 Hamas and Jihad Al Islami supporters were rounded by the police.

Jewish settlers, Palestinian officials held secret talks

Abu Zaydeh said in an interview that Arafat knew about the talks but that they were "not official negotiations." He told Israel Army Radio, however, that in the discussions some settlers had expressed a willingness to live under Palestinian rule in the West Bank.

By Marjorie Miller
Los Angeles Times

JERUSALEM—Right-wing Jewish settlers and Palestinian officials have held a series of secret talks in an effort to build trust between hostile West Bank residents and to look for ways to avert political violence, some participants confirmed.

The fact that several outspoken opponents of the 1993 Israeli-Palestinian peace accord participated in the talks, which began in June 1994 and contin-

ued until being suspended for the Palestinian elections in January, suggests increasing settler acceptance of coexistence with the Palestinians—or at least more than has been publicly apparent.

But the small-scale meetings, reported last Sunday by the daily newspaper *Haaretz*, also drew immediate fire from angry settlers who had been kept in the dark.

Although Yisrael Harel, the honorary chairman of the Council of Jewish Communi-

ties in the West Bank and Gaza—an umbrella organization known in Israel as Yesha—reportedly participated in the sessions, the council's secretary-general, Ariel Uriel, denounced the talks as "contrary" to the interests of settlers.

"My friends should not attempt to do what they do not know," Uriel said. "They may have wanted to do good, but they only caused damage."

News of the talks sent shock waves through Jewish communities in the West Bank that are home to more than 120,000 settlers, most of whom reject the 1993 accord and subsequent agreements as near treason because they give Palestinians control over West Bank land that the settlers view as their birthright.

Under the peace accords, Israel already has withdrawn its troops from the Gaza Strip, six West Bank cities and hundreds of Arab villages. The final phase of negotiations is scheduled to begin 4 May over the issues of Jewish settlements, as well as the control of Jerusalem and the status of the Palestinian-ruled area.

The Palestinian negotiating position is that the Israelis must evacuate all of the approximately 140 Gaza and West Bank settlements. Many of the settlers say they will never leave.

In the West Bank's disputed Hebron, thousands of flag-waving Israelis rallied to assert their claim to the ancient city, where 450 settlers live in the midst of more than 100,000 Palestinians.

The secret talks between settlers and Palestinian officials were held under the auspices of the American Jewish Committee. Joseph Alpher, director of the organization's Israel/Middle East office, said they began in June 1994 and that about 10 sessions were held in Israel and Britain before they were suspended for the January elections. A recent wave of suicide bombings engineered by the militant Islamic group Hamas began 25 February, and the talks have not resumed.

The purpose of the talks was not to change the political view of either side, Alpher said in an interview, but to open the lines of communication.

"There was never a goal of

finding political solutions between the two sides. The distance is too great, and there was no authorization for that," Alpher said. He added that Prime Minister Shimon Peres and his predecessor, Yitzhak Rabin, who was assassinated 4 November, were informed of the private talks.

About six people from each side participated in the talks at various times. Each side apparently wanted to hear the other's views on a final settlement in the West Bank and to reach some understandings about daily life in the region. One of the ideas discussed at the meetings was the establishment of a hotline between the two sides to deal with emergencies.

"We wanted people to get to know each other. We were looking for ways to prevent bloodshed," Alpher said.

He said the meetings included long introductions, family stories and meals together to try to break down stereotypes each side had of the other. He said the Palestinians tended to view the settlers as colonialists, without recognizing their religious and ideological commitment to the land, while the settlers failed to differentiate between Yasser Arafat's Palestinian Authority and the Islamic

extremists in Hamas. Alpher would not name the Jewish participants, but *Haaretz* said they included Yisrael Harel of the Yesha group; Ori Elitzur, editor of the settler magazine *Nekuda*; and Rabbi Eliezer Waldman of the Kiryat Arba settlement outside Hebron.

None of the reported Israeli participants could be reached for comment. The disclosure appeared to be a political embarrassment for them, and Alpher said he feared that publicizing the talks would bring them to an end.

On the Palestinian side, the group included Sufian abu Zaydeh, head of the Israel desk for the Palestinian Authority; Hassan Asfour, a member of the newly elected Palestinian Legislative Council; and Mohammad Dahlan of the Palestinian Preventive Security Service in Gaza.

Abu Zaydeh said in an interview that Arafat knew about the talks but that they were "not official negotiations." He told Israel Army Radio, however, that in the discussions some settlers had expressed a willingness to live under Palestinian rule in the West Bank.

Asfour said that none of the Palestinians ever suggested that settlers should remain in the West Bank. ■



Lavine strange eggs

Expanded global communications highlight misuse of religion

"We have to realize we live in a global system today—anything that happens in Beirut is known almost immediately in Washington. And if Muslims or Christians misbehave very badly, anywhere in the world, the rest of the world knows about it and it affects us," says noted Africanist Sulayman Nyang.

By Jim Fisher-Thompson
USIA Staff Writer

WASHINGTON—Just as Islam was once mobilized by Western governments to fight communism, today "what we see happening," says noted Africanist Sulayman Nyang, is that "ideological groups" are misusing religion by attracting media attention in order to advance their "vocal" political goals.

The scholar, originally from Gambia, said: "We have to realize we live in a global system today—anything that happens in Beirut is known almost immediately in Washington. And if Muslims or Christians misbehave very badly, anywhere in the world, the rest of the world knows about it and it affects us."

Nyang, who is professor of African and Islamic studies at Howard University in Washington, discussed 1 April how to enhance interfaith tolerance and understanding with audi-

ences in Beirut, Cairo, and Rabat, arranged by the US Information Agency's (USIA) Worldnet satellite television broadcast service.

Nyang told his audience: "We may be physically and geographically apart, but emotionally and electronically, we are very much together."

Dr. John Voll, professor of Islamic history at the Center for Muslim-Christian Understanding at Georgetown University, who joined Nyang on the interview program, agreed that a problem in communications exists, but added: "I do think we also have real signs of progress" in explaining Islam to Americans.

In the United States, Muslims are "increasingly being recognized," Nyang said, "and for the first time in the history of this country, the first lady of the United States (Hillary Clinton) invited to the White House Muslim families for a celebration."

This is "an important devel-

opment, and I think Muslims worldwide are aware of it. This doesn't mean to say our problems are solved—just because Muslim kids were at the White House—but it's a beginning, as is the growing recognition that Muslims are part of the American reality."

Noting that "everyone loses out when the truth about Islam is hidden," a member of the audience asked: "Why is it that scholars and American experts do not try to provide more information about Islam and the fact that 'it recognizes Christianity and Judaism and considers them two of the three great religions of the world'?"

Touching on the image problem, Voll noted that "particularly in the United States, there has not been the recognition of the role of Islam in world history." And now, increasingly, the role of Islam in US society is also not getting the attention it deserves, he added.

However, it is also important, the religion scholar added,

"not to underestimate the positive changes that have been made" in this area by the West. "As long ago as 30 years," he said, the statement on "non-Christian religions made by the Roman Catholic church in the 'Vatican II' [ecumenical council] included a positive recognition of the divine guidance involved in all faiths and singled out Islam and Judaism as being close to the Christian tradition."

Voll said that "another positive thing that has happened in the United States—and Professor Nyang and I, perhaps, represent this in some ways—is that there are increasing opportunities for interaction among Christians and Muslims in ways that were simply not possible before. And those interactions are based on the fact that now what you have is Americans interacting with each other in talking to Americans."

This means, he said, that "it isn't some stranger coming

from the outside. It is now Muslims, who are Americans, who are schoolteachers in the American school system. It is a growing group of important media presenters from the Muslim community. A production company called "Sound Vision," for example, is producing video cassettes that provide, really, much more adequate introductions to Islam than were available even 10 or 15 years ago."

Professor Nyang also gave credit to the Roman Catholic Church, whose "Vatican II" conference "took a significant step" in improving Muslim-Christian relations. In addition, "the World Council of Churches has also made some efforts among Protestants to build bridges with Muslims."

Many different dialogues between religious faiths are taking place around the world, he added, and "I have participated in many of these sessions in the United States, Africa, and Asia."



The image of Islam in the West must change if there is to be greater understanding between cultures

Nyang told his audience that "the problem between the faiths is not necessarily religious," where Muslims and Christians know little of each other's beliefs. Rather, he said, "there are certain socio-economic and ideological problems that interfere with the process, but some of us have come to recognize the need for a theology of pluralism."

In this regard, he explained that a number of scholars, such as himself and Dr. Voll, "have been pushing for a Judeo-Christian-Islamic understanding, or 'Trialogue,' on this issue. An interfaith 'Abrahamic' understanding is taking place, especially in America, said Nyang, where "you have over five million Muslims."

Nyang said he realized "there were forces out there that would not like this [Trialogue] to happen because they have their own interests" in using religion, but "we are not going to be discouraged by these people," who are not interested in seeing "all these children of Abraham coming together."

The hope is, he said, that this initiative in interfaith cooperation and tolerance "can be transmitted worldwide, since many people like to imitate what goes on in America." ■

APRIL 1996

At Fresh in Iran
...the world's most beautiful women...

...the world's most beautiful women...

After Erotic one

...the world's most beautiful women...

...the world's most beautiful women...

...the world's most beautiful women...

...the world's most beautiful women...

...the world's most beautiful women...

Japanese women fleeing the thick glass ceiling

By Evelyn Iritani
LA Times-Washington Post
News Service

WHEN SHE visits home, there are times when Reiko wants to blurt out, "You're wasting your lives." Instead, she listens quietly to her Japanese friends chatter on about their favorite trendy restaurant, their next vacation and their dead-end "office lady" jobs.

And she gives thanks, privately of course, that she has a very different blueprint for her future. All it took was moving 6,500 miles away.

Reiko, who asked that her real name not be used, is one of an increasing number of young Japanese women who choose to work in the United States or in other Asian countries, rather than face bleak employment prospects at home.

Someday, Reiko—who works for a US subsidiary of a Japanese bank in Los Angeles—hopes to go back to Japan. But not until she has enough experience and

clout to return in a "career" job rather than the more traditional secretary-stenographer-office-server position held by many of the 27 million women in the Japanese work force.

Career prospects for women had improved in Japan, spurred by the passage of equal-opportunity legislation nine years ago. But much of that progress seems to have vanished in the harsher light of Japan's recession. Women too often were the first fired in a society where they still are not taken seriously in

the workplace.

The result has been an exodus of some of the country's most talented, career-minded women to the United States. Hong Kong and Singapore, where—despite continued discrimination—attitudes toward women are far more open and their skills and backgrounds are embraced by international-minded companies.

"When the economy was good, Japanese companies had a lot of capacity to deal with (hiring women)," said Masahiko Hata, a 35-year-old Japanese accountant in Los Angeles. "When the economy got really bad, they didn't feel they had the luxury to be politically correct."

These are hard times for many Japanese, who grew up during an era of meteoric stock and real estate prices only to see the bubble burst, leaving them jilted at the altar of economic restructuring. The Japanese corporate giants that used to fight over the nation's top university graduates are shifting production abroad and trimming their domestic work forces to counteract the strong yen and sluggish domestic economy.

In December and January, the unemployment rate reached 3.4 percent, the highest since the government began collecting data in 1953. Young people, women and the elderly were hit hardest during the recession, according to the government's figures.

The dilemma is particularly tough for women.

They still encounter a thick glass ceiling in business and politics. Even with improved employment prospects, women account for 7.9 percent of Japan's administrative and managerial workers, compared to

40 percent in the United States and Canada, according to a 1995 study.

Employers still frequently specify a gender preference when they advertise jobs or interview applicants. And college seniors looking for work last year found there were 45 openings for every 100 women compared to 133 openings for every 100 men, according to Recruit Research Co. Ltd., a Tokyo-based research company.

The Labor Ministry said discrimination complaints by female employees or job seekers leaped by 150 percent between last June and October, over the previous year.

George Mu, minister-counselor for commercial affairs at the US Embassy in Tokyo, told a US business conference recently that more than half of the women graduating from Japanese colleges this spring are not expected to find jobs, up from 40 percent last year. He said the giant Mitsubishi trading company, for example, has not hired any Japanese female graduates for at least two years.

The brain drain is good news for US companies, including Japanese subsidiaries operating in the United States and internationally oriented companies that do business with Japan. The Big Six accounting firms, which have been expanding their Japanese practices over the past decade, are well-represented at annual job fairs in Boston and San Francisco that attract 3,000 to 4,000 young Japanese job seekers, about half of them women.

US companies argue they would be severely crippled if they were unable to hire foreign talent, such as accountants, interpreters or software engineers. They said their future competitiveness depends on creating products or services for a global market, which often means moving talented people from one part of the

world to another.

Deloitte Touche Tohmatsu International, one of the Big Six accounting firms, employs 98 people in its Japanese practice in Los Angeles. Of those, 52 are Japanese nationals, half of them women.

Tom Iino, managing partner of international for Deloitte's Los Angeles office, said his company has hired a number of female Japanese accountants in recent years because they were the best all-around candidates. Many graduated from US business schools or graduate programs at the top of their class.

Iino suspects many of them will never return to Japan—because of the opportunities they find overseas, the chance they will meet and marry Americans and the difficulties they would face as Japanese who had stepped off the traditional career path.

"The Japanese clearly feel, once you've left, you're really left," he said.

The loser is Japan, which has seen some of its brightest young people, particularly women, seek their fortunes abroad. And while the United States is a favored destination, there has been a sharp increase in Japanese moving to Hong Kong and other Asian countries with less restrictive immigration policies and a growing appetite for technical or middle-level management skills.

Many Japanese initially come to the United States to attend high school or college and adapt to an American lifestyle that offers greater personal freedom than they had at home. Others, including many young men, leave Japan out of frustration at a corporate culture that traditionally has rewarded consensus-building and teamwork but stifled individuality and creativity.

Reiko is appalled at what she hears about the Japanese job market. "A friend of mine recently applied for a job at a

good Japanese company and was asked whether she had a boyfriend," said the articulate woman in her 20s, who holds a graduate degree from a major US university.

She cautions against blaming everything on Japanese men. She said many female friends have told her that they don't want the high-pressure path she has taken, preferring to bide their time until they get married and can start a family. That fuels the country's corporate tradition of pushing women to quit their jobs when they have children.

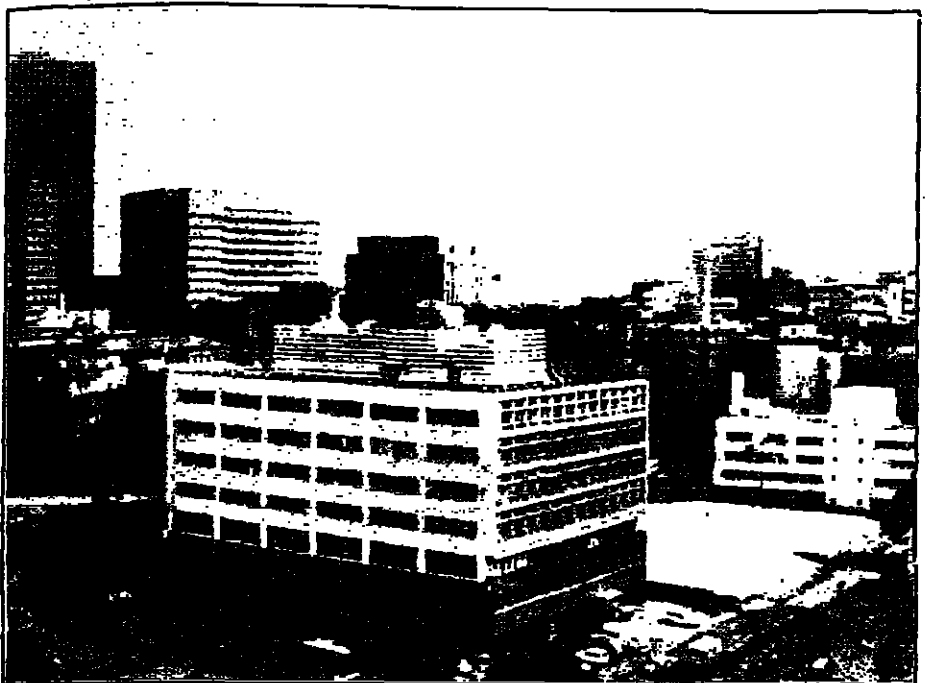
Reiko has watched the Japanese recession whittle away at her friends' ambitions. Many have forsaken any hopes of a career and are working in high-demand temporary positions that offer good pay and limited responsibilities.

Bonnie Elliott, 24, a newspaper advertising sales representative in the Los Angeles bureau of the Nihon Keizai Shimbun Inc., agrees that an ambitious Japanese woman has many more opportunities in the United States, particularly given the economic malaise back home. She was the product of a marriage between an American and a Japanese and grew up in Japan.

Elliott, who views herself as bicultural, respects the importance Japan places on the role of women in maintaining the household and family. But she voices frustration that many Japanese still can't accept women as equals, whether they choose to stay at home or pursue a career. Both she and her older sister attended college in the United States and have chosen to pursue careers on this side of the Pacific.

Women working for Japanese companies or serving Japanese clients in the United States must still battle some of the same barriers. But the pressure to conform to US labor practices and employment laws, and the fear of getting sued, lessen the likelihood that Japanese companies will engage in blatant discrimination in the United States.

"American women complain about the (same thing) but as someone who has seen both sides, there's so much privilege here," she said. "The ground zero is different in Japan than in the United States."



The industrial culture that Japan seems to be lagging, creating unemployment and forcing more and more people to look for jobs elsewhere

After the Berlin Wall came tumbling down

Eroticism museum displays one of the oldest arts

By Dan Fesperman
LA Times-Washington Post
News Service

BERLIN—When East Germans tore down the Berlin Wall in 1989, Beate Uhse knew they were yearning for more than just Western consumer goods and freedom from a snooping communist regime.

They also wanted sex. So she gave it to them, figuratively speaking, dispatching a fleet of trucks eastward with 600,000 mail-order catalogs from the headquarters of her mega-business in erotic merchandise.

East Germans snapped them up, and by 1991 they were placing \$1.5 million in annual orders, nearly equaling the mail-order volume of four times as many West Germans.

Having satisfied that demand, Uhse has again set out to test the market possibilities of the German libido, this time with a museum of eroticism reputed to be the world's largest.

Since its packed opening day in January on one of Berlin's busiest corners, the Erotik-Museum has drawn more than 50,000 customers at up to \$7 apiece.

"At a time when all borders have been overcome, your imagination need not be limited by boundaries," the museum's full-color brochure says in German, English and French. "Discover with us a variety of erotic fantasy."

There is plenty to discover—three floors filled with displays of erotic art and artifacts from around the world, although most of it depicts either couples locked in various positions of sexual embrace, or oversized phalluses carved from one

material or another, whether for use as a Shinto votive offering or in Balinese rituals.

The sheer number of such items soon becomes repetitive, and from that point one is drawn more to curiosities such as the 18th-century Japanese condom made from a fish bladder, or the display case of representative folk potions for virility, such as pickled geckos.

One of the more amusing exhibits is a video room showing some of the world's oldest skin flicks, from as early as 1908. Judging from the humor on display, bawdy jokes have changed little over the years. Viewers with a sudden appetite for the modern version can spend a few extra bucks on the first floor for private viewing of the more hard-core offerings made today.

Uhse collected this stuff herself during decades of world traveling. "After a while it got to be too much to keep around your office, and you would start throwing it into bags," she said.

About 10 years ago she started thinking maybe it could all be displayed in a museum, especially once she heard about a similar, smaller exhibit in Amsterdam. From then on she started buying up private collections of erotica, and if it hadn't been for the collapse of the Berlin Wall—and all those new markets demanding her immediate attention—she probably would have opened the museum a few years earlier.

It has been a long journey for both her and her country to reach this level of permissiveness in erotic merchandise, although she gave notice early that her life would hardly be orthodox.

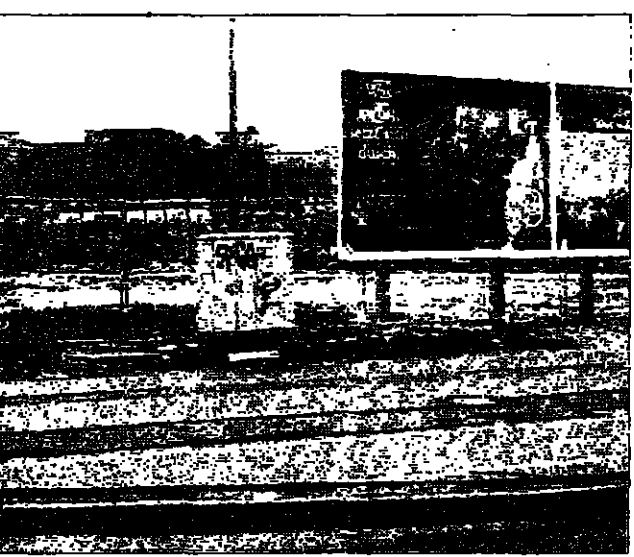
In an age of few female fil-

ters, she spent World War II as a test pilot for the German Luftwaffe. At war's end she piloted a plane to Flensburg, the north German city on the Danish border. Her husband was dead, shot down in his own aircraft. Her parents had been killed by the advancing Soviet army. And with a postwar ban on flying coming into effect for all Germans, it was time to pick a new career.

She began to see possibilities as her female friends began asking for some important advice. As German soldiers returned home to their wives, women came to her, "and they asked me, Beate, what can we do so that we won't have a baby?"

There was little written down about birth control available at the time, so, drawing on her mother's old lessons on the rhythm method of birth control, she printed up a two-page pamphlet called Letter X in 1947, and in the first year she sold 30,000 copies.

A few years later she printed a small catalog titled, *Is everything all right with your marriage?* It offered seven items, including condoms. As innocent as that sounded, it was a bold move. An outdated law drawn up during the days of the Kaiser made sexual acts illegal for everyone but married couples. "So if I sold condoms to people who weren't married I was helping people do illegal acts," she said.



The collapse of the Berlin Wall may have contributed to the opening of the Erotica Museum

So began the first of hundreds of brushes with the law in her career, although she said she has only once paid a fine.

Over the years her mail-order business grew, and in 1962 she opened her first store in Flensburg, bowing to the conservative nature of the town by calling it the Sex Institute for Marital Hygiene. But like just about everything else in Western culture having to do with sex, her business underwent a revolution in the late '60s and the '70s.

Nowadays you'll find a Beate Uhse shop in virtually every large city in Germany, including four in the east, while her retail and mail order business, Beate Uhse International, has expanded into Switzerland, Austria, Norway, South Africa and the Czech Republic, generating annual sales of \$80 million with an inventory of about

7,000 items.

Her business has become so famous that she felt its success story merited a corner display in her new museum. The most amusing part of it is a framed citation for nude bathing she and a friend, Udo Lay, received from police in Fort Myers, Fla., during a beach idyll at a spot called Lover's Key. She was 66 at the time, and remains active, and in remarkably good health.

A photo depicts her executing a 360-degree turn on water skis last summer, at age 75, and this week she was headed to the Bahamas for two weeks of scuba diving.

And, of course, she'll still be scouting for items that might be appropriate in the new museum. ■

Marxist studies face major decline in Cuba

By Ray Sanchez
LA Times-Washington Post
News Service

HAVANA—The University of Havana, once a hotbed of socialist thinking, will not graduate a major in Marxist philosophy this year.

For those studying in the university's domed halls today, it is no longer obligatory to memorize dog-eared, Soviet-made manuals on Marxist-Leninist philosophy. The standing-room-only seminars on "Scientific Communism" perished with the old Soviet bloc, the course title sarcastically remembered by former professors and students as "Science Fiction."

The long course lists attached to rows of bulletin boards in the School of History and Philosophy today reflect a significantly different moment in the history of the island's 37-year-old Marxist revolution, one marked by a considerable distancing between the Cuban people and an outdated doctrine that was once delivered with cultlike fanaticism.

"For many today, Marxism means nothing," philosophy department Director Jorge Luis Acanda said. "And the fault is all ours."

Only five university students had signed up for a course on the history of the Cuban revolution, according to course lists for the spring semester. Nearly two dozen names were on one list under the heading of contemporary US history. The names of 75 students registered for "Property Law" this spring filled two single-spaced pages. There were offerings in accounting and finance, economics and statistics.

But this will be the first year without a graduating major in Marxist philosophy since President Fidel Castro's government reopened the department in 1967. In fact, the university's

philosophy concentration today accounts for a mere 29 students, compared—for example—with more than 350 in economics.

As Castro grudgingly introduces capitalist reforms intended to move this country of nearly 11 million toward a market-driven system, rough economic times have brought anxiety and unprecedented political uncertainty. That anxiety was most evident in the philosophy department, which once guaranteed that everyone from agrarian worker to heart surgeon received measured doses of socialist ideology.

"In the '80s, I taught Marxism to a class that included the orchestra director of the national opera, a movie theater manager and an office worker with a ninth-grade education," Acanda said. "That contributed to the vulgarization of Marxism. There was a depreciation at the social level."

Acanda, 41, recalled seminars in scientific communism with as many as 200 students. "Marxism was not only a product of consumption, because it had to be consumed, but also an ideological product desired by many because of the enthusiasm of the revolution," he said.

But in nation where more than half the population was born after Castro came to power in 1959, a crisis of ideology has paved the way for what Acanda called a "crisis of reason."

"You can see it in the book markets," he said. "The books of Marx and Lenin are worthless. No one buys them. The books with the most value today are those dealing with the irrational, the occult, religious cults, fortune telling and Nostradamus. ... In the irrational, people search for what Marxism can no longer give them."

"Those books are there

because people no longer feel the need to compromise themselves with government ideology," said Enrique Patterson, a former philosophy professor living in exile in Miami. "Fidel Castro's only interest in Marxism lies in the part that says a single party must control all of society."

"Perestroika," the political opening that swept the former Soviet Union in the late 1980s under Mikhail Gorbachev's leadership, was met with skepticism on Castro's Caribbean island. "Marxism was almost religion," Acanda said. "Fidel once said, when the Soviets began criticizing themselves, that it was as if the Holy Spirit had appeared in church to criticize God."

But the Castro administration's decision to abandon wholesale Marxist indoctrination in 1992 was not meant to signal an opening. "Perestroika was very dangerous in Cuba," said Patterson, 45, who says he was forced by the government to leave Cuba in 1992. "That was a discourse the Cuban government would not permit. Instead, they adopted a position of disassociation. ... They would no longer follow Soviet ideology to the letter. Cuba would play the independence card, but this independence was intended to prevent change."

Patterson, a University of Havana professor for six years, settled in South Florida's vibrant exile community after what he called 10 years of "internal exile" in Cuba for making remarks critical of Castro. In Miami, he teaches high school Spanish for more money, but his heart is in his academic training.

"You cannot teach philosophy in Cuba because thinking clashes with the interests of the state," he said sadly. ■

An Iranian skiing adventure

By John Lancaster
LA Times-Washington Post News Service

DIZIN, IRAN—Skiers in Veil or Val d'Ivoire may light up the slopes with their incandescent jumpsuits and stretch pants, but here at Iran's largest ski resort, a billboard promotes a different image: It shows a skier outfitted in head scarf and chador, the loose-fitting robe designed to camouflage tempting curves. No surprises there.

This, after all, is Iran, land of "Death to America," religious radicalism and restaurant menus that instruct female patrons to "Please Observe Islamic Dignity." Even trail maps bear the legend "In the name of God."

After a recent fact-finding visit, however, I can report that for all its peculiarities—geriatric lifts, single-sex slopes and an apres-ski scene with all the *joie de vivre* of a funeral parlor—Iranian skiing has its advantages. Not only does a one-day pass cost less than a cup of hot chocolate at some European resorts, but snow conditions and terrain are comparable to the French Alps—and the lift lines are shorter, too.

Gliding through 18 inches of fresh powder, encircled by soaring, treeless peaks that looked as if they had been slathered in Cool Whip, I could almost

forget that I was in Iran. The atmosphere, moreover, seemed surprisingly relaxed. Despite uniformed religious police, many women were taking liberties with the dress code, accenting their head scarves with Ray-Bans and baseball caps or even, in one case, wearing a chador emblazoned with skull-and-crossbones insignia.

Eager for hard currency to boost its sagging economy, Iran has made tentative efforts to attract foreign tourists, including skiers with a taste for the bizarre. The notion is not as far-fetched as it might sound. Completed in the late 1960s by the government of the late Shah, who was deposed by Islamic revolutionaries in 1979, Dizin is situated high in the Alborz mountains just two hours by car from Tehran. Another resort, Shemshak, is even closer.

Though few tourists have accepted the government's invitation—just getting a visa can take months—both resorts are popular with Iranian professionals, as well as foreign diplomats and other expa-

triate. Dizin is building a third hotel, and it recently hosted the inexplicably named "10 Days of Dawn" ski race, a four-day slalom event that drew skiers from Austria and Kazakhstan, among other places.

If, on the other hand, you're looking for five-star service and Grand Marnier crepes, better try Aspen. Accompanied by an American colleague, I began my Iranian skiing adventure with a harrowing drive from Tehran over twisting mountain roads, some of which had only recently been cleared of avalanches. Then we pulled into a muddy parking lot and were immediately besieged by ski-rental hucksters who pegged us, accurately, as easy marks.

Propelled into a grubby concrete-block rental shop by the most aggressive of the bunch, I paid five times too much for a pair of battered skis and bindings; the heel piece on one ski broke the first time I tried to put it on.

The lift facilities, too, had seen better days. Riding aloft on a creaky, French-made gondola erected years before the

revolution, I had to wonder about the last time it had been subjected to anything like a safety inspection. Because about half the 12 lifts—including several chairlifts—were closed, some of the resort's advertised 23 runs were inaccessible.

Married couples are allowed to ride together on the gondolas, but at the top, "she has to go left and I have to go right," said Paul Klaasen, a Dutch engineer who lives in Tehran and is a frequent visitor to Dizin with his wife and son. At the base area, four-rook police in dull green uniforms strolled amid the skiers, looking for exposed hair or other violations.

But that is only part of the story. The other part is that skiing here is fun. With a "vertical drop"—or distance from summit to base—of 2,800 feet, Dizin is comparable to some of the larger resorts in Europe or the American West. Snow conditions were superb. For the princely sum of 12,000 Iranian rials—\$4—we had our pick of wide, untracked slopes or nar-

rower, marked trails, nicely groomed by modern-looking snow cats.

After skiing hard all morning—the dearth of crowds meant lots of runs—we stopped at a restaurant on the mountain for a hearty lunch of pizza and cold Delster beer, the local non-alcoholic brew. Men and women lounged outside in canvas sling chairs, soaking up the sun that stabbed intermittently through the clouds.

Away from the roving eyes of the religious police, there seemed much less concern for Islamic propriety. Women made only cursory attempts to hide their hair. I saw two wearing head scarves with Indiana Pacers caps. Most women did not bother with a chador, preferring to bend the rules with thigh-length belted ski jackets or droopy sweaters.

So far as circumstances and religious authorities permit, resort operators are doing their best to broaden the appeal of Iranian skiing. The resort brochure, for example, is written in both Farsi and English, and includes a schedule of Luf-

thansa flights from Frankfurt to Tehran.

"Dizin winter and summer resort is closer than you might think and far beyond what you might expect," the brochure says. "Far away from the madding crowd, quite simply the Dizin resort is a way of life, (including) tennis courts, children's playground, volleyball courts, summer grass skiing, horseback riding, hiking, climbing and mountain biking."

"The two hotels, meanwhile, offer an unbeatable combination of exceptional style, sumptuous cuisine and unfailing personal attention."

One thing they do not offer for religious reasons is alcohol. Joining me in the cheerful hotel lobby at the end of the day, Mohammed, a 56-year-old engineer from Tehran, said that when it comes to apres-ski, there is something to be said for the Shah. "We only have tea and Nescafe," he said sadly.

He added, "We need a little bit of freedom. Not political freedom. Just up to beer." ■

AROUND TOWN

Inter.Con at 50

4 APRIL marked the 50th anniversary of Inter-Continental Hotels & Resorts worldwide, and in celebration a special reception was held at the Hotel Inter-Continental Jordan.

All Inter-Continental hotels celebrated this special day with Operation Cake Drop where in-house guests at each Inter-Continental Hotel were presented with a small cake. Hotel Inter-Continental Jordan was no exception, but they went further and included the local press and media in the fun by presenting the local newspapers and radio stations with cakes as well.

The reception was hosted by Mr Franz Rattenstetter, the Executive Assistant Manager at the Hotel Inter-Continental Jordan and members of the management and was attended by in-house guests and members of the press.



"Vienna" at the Amman Theater Festival

A universal theme of beauty and despair

By Munther Hamdan
Special to The Star

Last Thursday, the Egyptian Troupe "Al-Shatheyah wa Al-Iktirab" presented their play "Vienna," adopted from a short story by the British writer Jane Reece, and produced and directed by Sara Anani. Acted at the main theatre in the RCC, the play left the audience fascinated by its originality and the performers' dexterity in presenting the themes of love, beauty and despair.

Choosing Vienna as a setting for the play had several purposes. Vienna started to assume a greater role in the era between the two world wars, when it developed into a land of beauty and dreams. Citizens of the city were fascinated by its beauty and saw it as the place in which they could their dreams.

One of the main themes of the play is the discrepancy between reality and appearance. By depicting a seemingly happy life of a rich couple, the director acquaints us with the importance of external beauty in people's lives at the time. "The beauty sought by the couple is evident in every aspect of their life. The careful choice of clothes, decoration, and furniture is as essential as any other element used in the play," Muhammad Shindy told *The Star*. He added that "beauty for the couple turns out to be a

condition of life and losing it thus means death."

The careful attention paid to external beauty is indeed an indication of the fragility of the couple's dreams. The only thing with which they can preserve this beauty is money, which takes on disproportional importance. With money they decorate their outside appearances while on the inside they remain fragile. "It is not war that threatened beauty in Vienna. The catastrophe was created by people who were deceived by the fake lives they led," said Sara Anani, the director.

Though "Vienna" belongs to a certain era, its meanings can be applied to every human situation. What happened in Vienna can happen to anyone who is infatuated with "lights" that have no real essence. "We wanted to present a universal theme irrespective of the setting," said Anani. "Vienna," like most plays of modern theatre, pays attention to a colorful background realized



through music, paintings, lights, and dancing on-stage. Some critics disfavor this style as they believe that it diminishes the role of dialogue. But Anani has a different opinion. She says that in "Vienna," these aspects, especially the paintings of roses and the waltzing scenes are as crucial to the show as the dialogue itself. They are meant, she added, to reflect a live picture of

Vienna and show what kind of impact these colorful scenes had on the psychology of people.

The end of the play witnesses an act of suicide by the wife. She realizes through interaction with her husband's friends how the loss of money makes life seem purposeless. Early at the beginning of the play we watch a Russian dancer performing a dance after which she commits suicide. At the end of the play when the couple go bankrupt, they go on a drinking spree and get into a car accident. This is represented by the sound of a crash and a pane of glass smashing down on to the stage. With the breaking of the glass, the couple's dream is also shattered. The character of the Russian dancer reflects that of the wife as her character keeps developing until she reaches the point when life becomes meaningless, in the same way as was for the dancer.

The dancing at the beginning of the play was considered by some as having sexual undertones, and a critic wrote in one of the daily papers that the show excites sexual instincts. However, Shindy explains that this scene is an actual representation of the type of life the play is trying to depict. "Besides, the Russian dancer is very important because it is through her that we can trace the development of the wife's character,"

Boosting friendship ties with nature

ENVIRONMENTAL ISSUES have for a number of years been at the forefront of global concerns, as an increasing number of individuals and countries have come to realize the importance of preserving the environment for the assurance of a healthy future for coming generations.

One of the steps that Jordan took in this regard has been the establishment of the Friends of Environment Society (FOES).

The Society was founded by a group of Jordanians interested in carrying out environmental community development projects which encourage young people to take an active part in the conservation and improvement of their natural environment. FOE's main objective is to reach out to the young generation to increase their environmental awareness

by conducting nationwide competitions among schools. The first of these was held in 1994-95 when children throughout the Kingdom were asked to conduct research on an environmental issue facing their community.

It is hoped that these competitions and other such efforts will alert children, the potential decision makers of the future, to the importance of environmental

the direct effect that these have on their country, themselves and the world. FOE tries to encourage creativity and innovation among students in their approach to dealing with problems of the environment, thus creating a sense of awareness accompanied by the will and ability to really make a difference.

The Society also hopes to cooperate with other environmental organizations to influence decision makers to preserve Jordan's vast natural resources.

FRIENDS OF ENVIRONMENT SOCIETY

Combining good music with a worthy cause

LAST TUESDAY, Freddy for Music presented the Iraqi pianist Hassan Al Mufti in a piano recital under the patronage of Her Majesty Queen Noor. The concert took place at the theater of the New English School, and was attended by HRH Princess Alia as a representative of Queen Noor.

Al Mufti's recital made for an unforgettable evening, as he performed with the confidence and tranquility of a great musician. Al Mufti was born in Baghdad in 1965 and studied music in "the music and Ballet School where he got his diploma. He then received his BA in music from the Music Department of the Baghdad University. His first public concert was in 1983, and he performed many more concerts which received the admiration of music critics and lovers.

The program of the concert was divided into two parts with a 15 minute intermission. In the first part, Al Mufti played Chopin's "Polonaise," "Valse," and "Scherzo." He closed with two pieces by Franz Liszt, "Grandes Etudes de Paganini" and "Hungarian Rhapsodie no. 6."

In the second part of the recital, Al Mufti performed two pieces, the first of which "Suite Bergamsque," was composed by C. Debussy, and consists of four movements: Prelude, Menuet, Clair de Lune and Passepied. Al Mufti wrapped up the concert with S. Rachmaninoff's 3rd and 4th movements of "Musical Moment."

The proceeds of the concert will go to the Cerebral Palsy Foundation which aims at preventing this movement and posture disorder which appears during pregnancy, delivery, or in the first year of life. Cerebral Palsy is caused by damage to the areas of the brain that control movement. Prevention is possible through efficient ante-natal care, birth spacing and safe delivery.

Ernst Degasperi Inter-faith art



Prince Ra'ed and Princess Majida attended a ribbon-cutting ceremony last Saturday, 6 April for the Viennese artist Ernst Degasperi, whose intricately detailed graphic art drawings portray the three monolithic religions of Islam, Christianity and Judaism.

One of his articulate drawings "Salat" in Arabic along with a Jewish menorah. Other drawings intertwining symbols of the three religions like the crescent, the cross, and the star of David.

Mr Aryeh Weiss, an artist from Israel, who was a victim of the Holocaust depicted in one of Degasperi's drawings, commented "that people of all religions need to interrelate with one another in the name of peace."

Pictured with Degasperi above are Prince Ra'ed and Princess Majida, along with the Austrian Ambassador.

Ernst Degasperi's exhibition of graphic arts will continue through April 16 until 10 pm nightly at the Royal Cultural Center.

Easter reflections from the 6th grade

Here comes Easter with its holiday
All we do is sing, laugh and play
Visiting and receiving relatives all day
Playing and singing funny songs all the way

Making a basket for eggs you take
In it cotton so the eggs won't break
And some yummy biscuits we cook and bake
With them an apple or cherry pie or cake

At Easter we play and have fun
But after a week Easter will be gone
I wonder when the year will be gone
So that Easter will another time come

Noor Dawany

OVERHEARD AT TURINO..

TURINO- A PASSION FOR FUN !!

TURINO RESTAURANT is adding another Cheers outlet in a new setting. We heard that Turino is preparing a new style campaign for Cheers Upstairs...

* What is it?
Is it a restaurant, a pub, a trattoria, an eatery, a waterhole, a rock-cafe, a tea room, a pizzeria, a burger joint, an imperial setting private diner or whatever?

* For Whom?
For you the local, the foreigner, the Arab, the American, the European, the Japanese, the Korean, the Australian, the African.

Or is it for all of you?
* Is it for the young? Or is it for the old?
Or is it a place where the young rub shoulders with the old???

FOR THE VISITOR TO JORDAN, TURINO RESTAURANT IS TUCKED AROUND THE MAIN SQUARE OF SWEIFEH ON THE SOUTHERN SIDE OF 6TH CIRCLE.

As a reader of this column of "The Star", request a bottle, or at least a glass of wine if you are a group of four. You'll definitely get a way with it, no matter how small your meal!!

THE TURINO RESTAURANT HAS NOW BECOME FAMOUS FOR ITS PROVENCAL HAMMOUR FISH, SAUTEED CHICKEN ON THE SKEWER SERVED WITH ORIENTAL RICE AND FRESH HERBS AND EXOTIC SAUCES.

Call Turino for reservation on 863944 extn 31. You might even get free transport if you are a large party. Try Turino. Do call. It really is worth it.

New taste sensation at Pizza Hut

The Management of Arab Food & Catering Company, owners and operators of Pizza Hut and Pop-eyes franchise in Jordan stated that their new pizza product, known as Stuffed Crust Pizza will be introduced to Jordan soon.

Mr Adel Jayusi, Marketing Manager of Arab Food and Catering Company told *The Star* "Stuffed Crust Pizza will be served all over the Middle East after successful launches in the US, UK and Spain". He added that "clients will see to themselves that Stuffed Crust Pizza looks and tastes quite unlike any Pizza that they have ever tasted before".

Stuffed Crust Pizza is a revolutionary new kind of pizza. It has a ring of cheese melted in the crust for a totally new taste sensation, and a new zesty sauce rich with herbs, spices and chunks of tomato.

Pizza Hut has built its popularity on the firm belief that consumers want to enjoy the highest quality food at good value prices.

Pizza Hut is a great place for families and groups of friends to relax and enjoy the informal experience Pizza Hut offers.

Festival in Aqaba A Musical earthquake

Aqaba will witness the Earthquake Festival next week. The beach of Aqaba Hotel will be ablaze with a heavy dose of guitar talents from some of the top Jordanian rock bands. "This festival is supposed to be one of the greatest concerts ever to take place in Aqaba".

No 1 Recording Center, Organizer for the event told *The Star*. The first day of the festival, Sunday 14 April will include live performances of three Jordanian rock groups: X, Loose Cannon and Cradle. DJs will also provide dance music on the day which will coincide with the first day of Easter.

The second day, Monday 15 April will include more live performances by three more rock groups: Seizure, Biological Mother and Raven. Skydiving and a bonfire will add to the brilliance of the event, which will start at 6 p.m and end at 2 in the morning.

national rally experts who have been selected by the International Automobile Federation to attend various world championships and report on their organizational standard. He performs similar roles in other championships and is often chosen as an international steward at world championship rallies and formula one Grand Prix.

He will be chairman of the stewards at the forthcoming European Grand Prix in Germany and is the FIA observer at the Argentine and Finnish rallies later this year, having attended the Monte Carlo and Swedish rallies in a similar capacity.

He will be preparing new draft rally championship regulations for FIA for introduction as from the year 2000 and will undertake various other tasks on behalf of international motor sport.

Country Rally Commission.

Mr Ledger will continue to be an advisor to the club, and represent the RACJ in all international affairs.

During the time he was involved in the organization of the Jordan International Rally, he brought it to the threshold of the World Rally Championship.

Mr Ledger is one of several interna-

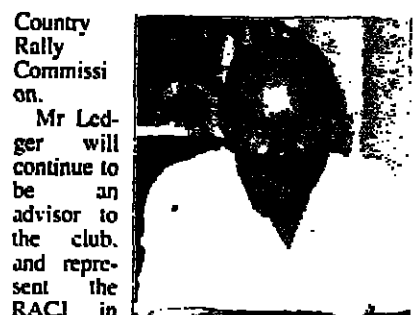
Ledger retires from RACJ after 30 years

Derek Ledger, 60, has announced his retirement as chief executive of the Royal Automobile Club of Jordan (RACJ) after more than 30 years.

During his tenure, the RACJ grew to become the major sporting, social and service club in the Arab world with up to a 100 staff members and activities ranging from social tourism, road safety and motor sport, matters to international motor sport at the top level.

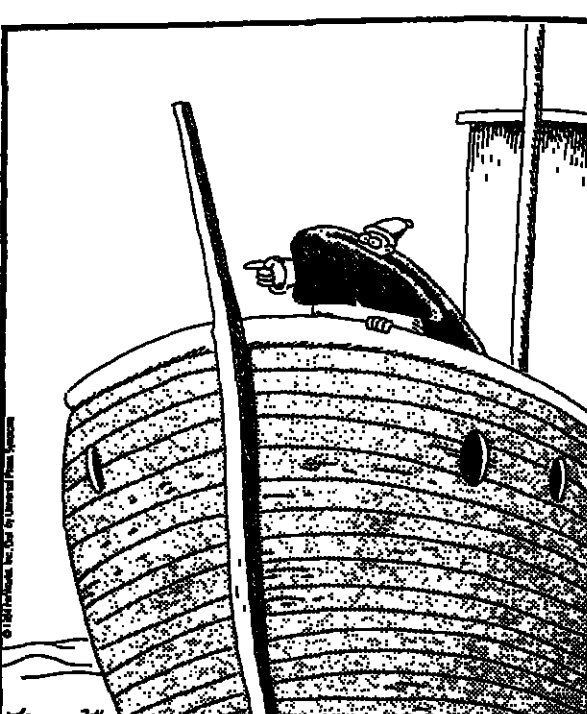
Mr Ledger is the president of the International Customs Commission which embraces membership of more than a 100 national automobile clubs belonging to the two principal international automobile and touring federations.

He is also a member of the FIA World Motor Sport Council. Mr Ledger represents the Middle East region of the FIA World Rally Commission and the Cross

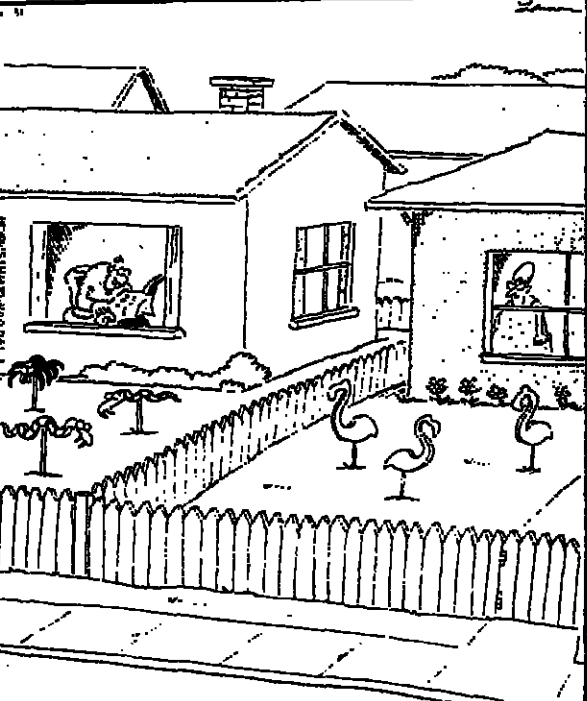


THE FAR SIDE

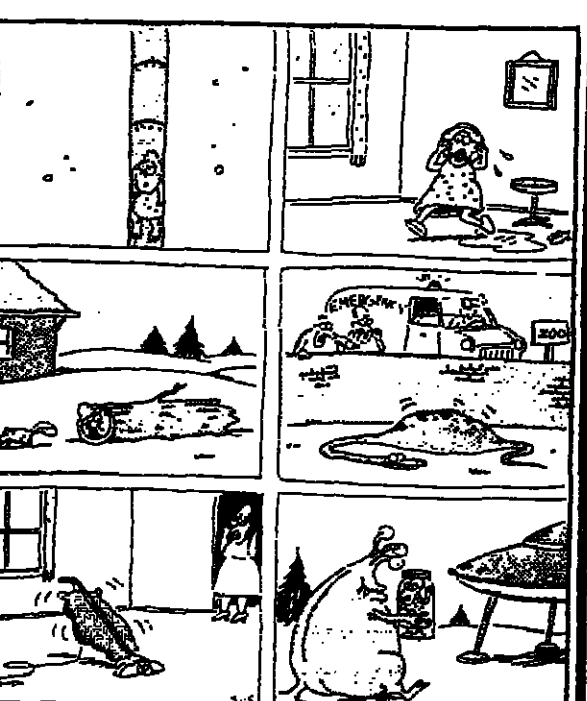
By GARY LARSON



"Thoooooar she-mmp!"



When animal mimicry breaks down



The life and times of baby Jessica

AGENDA

Exhibitions

- An exhibition by artist Adnan Al-Sharif at Instituto Cervantes, opening on Sunday 14 April at 6:30 pm.
- The works of artist Ernst Degasperi, at The Royal Cultural Center, continuing till 16 April.
- The works of artist Ahmet Fihri Umar, at The Turkish Cultural Center, continuing till 17 April.
- An exhibition entitled *Homage to Yafa* by Palestinian artist Nasser Soumi at Darat al Fannun, continuing till 9 May.

Films

- New ways of seeing Picasso, at Darat al Fannun, Thursday 11 April at 5:30 pm.
- Pas Tres Catholique, at The French Cultural Center, Thursday 4 April at 5:30 pm.

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APRIL 1996

A special section offering
fresh perspectives on
global issues prepared for

The Star

THE WORLD PAPER

PRINTED IN FIVE LANGUAGES
ON FIVE CONTINENTS

A movement may face a battle for its soul

Microcredit plays for high stakes with the World Bank

Can an elephant build bird nests? Can the World Bank and similar institutions leave their mark on microcredit without flattening it? As microcredit goes 'upmarket,' these are the questions faced by the organizations that pioneered it

By Brad Durham

THE REVELATION THAT borrowers of small cash loans, hoping to extract themselves from poverty, have a better rate of repayment than conventional borrowers—even at competitive rates of interest—has put microcredit in the spotlight. From a backwater social service, it is evolving into a dynamic financial tool that is attracting commercial banking institutions.

The latest arrival is the quintessential "microcreditor," the World Bank, whose entry into microfinance has been met with both hope and fear.

There is hope that the bank will draw upon the expertise of non-governmental organizations (NGOs) specializing in microfinance when it deploys the considerable resources it

mobilizing from various donors for its new microfinance program, the Consultative Group to Assist the Poorest (CGAP).

There is the fear that the World Bank may crowd out the local commercial institutions that are the source of capital for intermediary organizations working directly with the poor. As the head of one microfinance institution puts it, "when the elephant moves everything in its path gets destroyed." There is also concern that valuable resources may be wasted by an unwieldy bureaucracy which, by its own account, will chew up at least 10 percent of the capital it is contributing for administrative costs.

Nevertheless, the World Bank is convinced it has developed a recipe which is palatable to the NGOs and banks that were the early pioneers of

microfinance. Indeed, it has brought representatives from most of the world's top institutions onto its advisory board and is counting on these experts to shape the development of CGAP.

Among the small loan gurus serving on CGAP's advisory group is Mohammed Yunus, the founder and managing director of the Bangladesh-based Grameen Bank, the world's most influential microfinance institution which made US\$400 million worth of loans in 1994. The advisory group also includes the heads of other well-known institutions such as Bank Dagan National Indonesia, Women's World Banking, Kenya Rural Enterprise Program and ACCION. These advisors will guide the World Bank's hand in administering the program and determine the eligibility requirements of potential recipients.

The NGO-inclusive strategy has won the World Bank praise from veteran practitioners of microfinance. "We are very optimistic, since the World Bank and the other development banks will not be opening their own programs, but instead will use intermediaries in the field," said Gabriele Romanova, a spokeswoman with the Boston-based ACCION International, an organization that was founded in 1961 and was one of the early trailblazers of microfinance. "The bank wisely realizes that they are not the experts, and they have demonstrated that they know where to find them."

When it comes to developing countries, the World Bank and microfinance

NGOs have never had much of a dialogue on the ground. But a strategy to channel financing through existing microfinance organizations is—at least on the surface—a clever match of government and bank funding with the street-smart intermediary organizations which have a proven track record of reaching low income borrowers.

"While we are not necessarily in support of the World Bank, we are supportive of our opportunity to influence World Bank policy in microfinance," said Celina Kawa, the coordinator of the International Coalition on Women and Credit, which groups 31 NGOs around the world, four of which are serving on the advisory board. "Both sides will be cautious, but this is a new relationship that comes at the right time. I think it is the first time the World Bank has worked directly with NGOs."

The World Bank program leverages \$200 million in pledges from 18 bilateral and multilateral member donors, including government agencies in the US, Canada, Australia and eight European countries and seven multilateral development banks. In addition, the World Bank has made a cash contribution of \$30 million.

The bank contends that a close relationship with governments is necessary to address some of the policies that are obstacles to microfinance in many developing countries, including usury laws and ceilings on interest rates. In some societies women, who are the main beneficiaries of microfinance since they represent 70 percent of the world's poor and have a better rate of repayment than men, are also not permitted to take out a loan from a bank.

The bulk of funding for the World Bank program will go either to microfinance institutions in countries with annual per capita incomes of less than \$300, or to existing institutions elsewhere that are primed for expansion. The first of these institutions are expected to be chosen by early summer. "Our aim is to carry microfinance to a wider audience. It is also to be used as a bridge for second-tier institutions ready to make it to the next level," said Joyita Mukherjee, a program analyst for the World Bank's CGAP. "This will hopefully make them profitable and give them a link to the financial markets for the future. If we choose a grant facility to fund a particular institution, we will be careful."

► HIGH STAKES PAGE 2

Government spotlights microcredit

Chile's state subsidy attracts the financial establishment

By Javier López de Letiada

MANUEL MARQUEZ Salvatierra, a shoe manufacturer, is the Chilean version of one of the oldest American myths: the "self-made man." He is also the beneficiary of Chile's aggressive efforts to move microcredit "upmarket" by involving large private banks.

When Salvatierra was growing up his family was often in the position of having "nothing to throw into the pot," so he was forced to drop out of school and find a job. Once employed, he was promoted rapidly by the multinational shoe company that hired him. But, as many salaried workers, he found that his imagination and capacity encountered limitations in an organization managed by others.

The possibility of obtaining capital through a state agency opened the doors to a new future. He rented a storage shed, hired three workers and started producing thirty pairs of children's shoes a week. The unusual thing about these shoes was that the soles were fruit-scented, something very well received by Chilean children, store owners and parents who could afford Salvatierra's prices.

A decade before, Salvatierra's creativity would have remained locked up within the boundaries of a traditional corporation. But in 1983, when he decided to start up his business, he was lucky enough to hear about one of the first micro-lending programs developed in his country.

Today his company, Dolphin, exports to over 30 countries, and since 1992 has been participating in a joint venture with one of the largest shoe manufacturers in Russia. Dolphin now employs over 700 people.

In Chile, microenterprises—even

though they are seldom mentioned by the media or incorporated into official statistics—are a reality. It is estimated that there are about 750,000 manufacturing enterprises of that type, in a country whose population is less than 16 million.

The sheer number of these enterprises and the employment they generate prompted the authorities to revitalize the country's meager micro-lending program. In 1989 the government and a private bank launched a pilot project that in 1993 evolved into the creation of a subsidy.

The objective of the government—at that time headed by Patricio Aylwin—was not to hand state money to small entrepreneurs, but rather to have private banks make a commitment to this segment of the population.

To further this idea, the Fund for Solidarity and Social Investment (FOSIS) designed a project to support microenterprises that, among other things, pays the banks an equivalent of US\$50 per loan to evaluate the applicant's creditworthiness.

Jaime González, the head of the FOSIS microenterprise program, explains the reasoning behind this subsidy. "There is ample proof that the government is a bad assigner of economic resources and a worse collector," admits González, who remembers the experience of other government entities who have handed out loans to small miners or farmers with such poor judgment that lack of repayment has endangered their programs.

Every year FOSIS pays local banks to evaluate its loan applicants, something that enables the banks to use their infrastructure to deal with a segment that is becoming very attractive.

Since the first bank signed up with the FOSIS program, in 1989, the number of financial institutions interested in

micro-lending has increased, and nowadays four banks actively participate in microenterprise financing. The loans offered by banks and financial institutions are granted at rates slightly higher than consumer loans.

While the number of actors has increased, competition is yet to be felt, since the number of microenterprises is 15 times larger than the numbers of loans granted through the FOSIS program to date. This is the reason why bank executives consider this area as virgin territory.

Giovanna Morini Orozco, commercial head of the microenterprise branch of the Development Bank, points out that another of the advantages of this segment is that in a very short term the bank can share the prosperity of its clients. This year the Development Bank is hoping to transfer a sizable portion of its portfolio to the small and mid-size business segment.

Morini is well aware that small businesses have trouble accessing a bank because they are not used to dealing with so-called "serious" institutions, to which they only go to open up a savings account or to cash a check. Nevertheless, banks closely scrutinize these clients, knowing full well that 2.8 percent of these loans are uncollectable.

"A loan can change the life of a person who has a clear vision of his business, it's almost like a fresh start. But for others a loan can be a burden, and that is why we also have support programs," explains Jaime González, who has been working with microenterprises for quite a long time.

One way or another, there are never enough loans to go around. This year, applications to FOSIS loans totalled three times the available resources. And while the government program is well designed and is supported by the financial authorities, this year they only increased its resources by 30 percent. The competition among banks for FOSIS resources has caused a reduction of the per loan subsidy from almost \$180 in 1992 to only \$50 in 1994.

One of the main reasons that the

► STATE SUBSIDY PAGE 2



Signing up for a mystery cruise: critics worry that big banks could swallow the microcredit movement

Once shunned, the World Bank may find a new role

Funding India's silent revolution

By Sathya Saran

EVEN AS INDIA'S economy is looking outward and opening its doors to globalization; a thrust is being made to ensure some of the benefits reach the rural village dweller. The World Bank, which only a few years ago was seen as an obstacle to this process, is expected to play a significant role.

Leading the way is India's NABARD (National Bank for Agricultural and Rural Development). Taking a cue from the very successful Grameen Bank in neighboring Bangladesh, NABARD is making very concerted efforts to provide small loans in district and rural areas.

Established in 1992 to spearhead "a silent revolution that would, by weaning the villager away from the money-lender's unforgiving clutches, ensure integrated rural development," NABARD has over the years devised its own recipe for success. Working on

a three-tier structure, with commercial banks and financial institutions sponsored by commercial banks on the top layers, NABARD's main emphasis is on the third layer—the co-operative. These co-operatives provide both short-term loans, for such things as fertilizer, and long-term loans for small capital projects.

The feudal organization of the co-operative banks was inspired by the Grameen Bank movement of Bangladesh. But where the Grameen Bank can boast of reaching out to two million rural poor over decade, with continued repayment of over 97 percent of the loans dispersed by it, the working of NABARD's Co-operative Bank was much less spectacular. The size of the sub-continent NABARD serviced, the varying climatic conditions, ethnic and cultural factors—and therefore the varying needs of its people—made the one-to-one style of working that accounted for the Grameen Bank's wide

reach—almost impossible.

NABARD was also hobbled by its early mistakes. A brief look at its past shows that a variety of factors including the non-repayment of loans, erratic government policies that made some state government play to the masses by exempting repayment and the withdrawal of funds by the Reserve Bank of India left NABARD with a heavy percentage of sick regional banks—and a severe cash crunch.

But by learning from its mistakes, raising their capital from 5 billion rupees to 10 billion rupees and looking afresh at approaches to microcredit, NABARD is chalking up some impressive successes. In its effort to marginalize the moneylender's role in rural life, NABARD disposes loans not only for agricultural and professional requirements to farmers and crafts people, but also for a variety of social needs. Thus a death ceremony would find a sanction for a loan, say 500 rupees. A wedding

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A BIG RISK FOR SMALL LENDERS



Business school at the 'micro' level: a self-help group discusses credit in Guptakashi

rupees in refinancing from NABARD. This money went to 350 groups, mainly comprised of women, encouraging them to save money and undertake income-generating activities which would improve their incomes and living standards substantially. So far, the recovery rate for loans has been an unprecedented 100 percent, and aggregate savings by the end of April 1995 already stood at 1.97 million rupees. Little wonder that Community Development Society of Allappzha won the UN "We the people" Award last year.

The World Bank, which withdrew its participation five years ago because NABARD and other banking agencies in India found some of its stipulations unacceptable, is now negotiating a possibility of return. This time around, the bankers as well as NABARD do not envisage any real problems because of the World Bank presence. "The World Bank has now understood that our needs are peculiar and therefore our norms different," according to a NABARD spokesperson, who added: "And when it does come in, the funds will only take our projects deeper into the rural pockets of our country, more effectively."

Success stories about SNG projects like that of Allappzha have attracted the attention of not just the World Bank, but of funding agencies from across the globe such as the Swiss Development Corporation and the International Fund for Agricultural Development. Some collaborative programs are already in operation. KFW, a German organization, has collaborated in an ecological Project floated by NABARD, which funds government agencies and voluntary organization to develop watersheds in various rural areas. Most districts of Maharashtra and neighboring Karnataka in peninsular India have been covered by these schemes. Irrigation is another major goal of the Rural Infrastructure Development Project,

and 20 million hectares of farmland should receive water this year courtesy of collaborative two-year projects with state governments.

While NABARD has accepted the assistance of the agencies that wish to collaborate with it, one point in very clear; those agencies have a non-regulatory role. This stand ensures there is no interference, and therefore no change, in their own agenda for rural credit development.

NABARD is doing its bit to cover India as thoroughly as possible. There is an admission of imbalance, and also a new focus on rural infrastructure. This is based on the premise that if villages have good roads, good communications technology and modern transport facilities, the great economic divide between the urban and rural sectors will be bridged and the flood of migrants to the cities will slow to a trickle. **■**

SATHYA SARAN IS THE EDITOR OF *Femina*, A BOMBAY-BASED MAGAZINE THAT FOCUSES ON WOMEN'S ISSUES.

HIGH STAKES

Continued from page 1

ful not to prevent their borrowing from commercial banks or the capital markets, since we hope to help them leverage funds out of commercial banks."

While some of the top microfinance institutions are still dependent on grants and subsidized loans, recent studies have charted a trend towards profitability. More examples of self-sustaining entities will encourage more microfinanciers and prompt the further conversion of service organizations into commercial banks specializing in small loans. Several conventional commercial banks, such as the Standard Bank of South Africa, are exploring whether microfinance offers a new area of growth and are warming to the notion that poor women, in particular, make good credit risks.

The participation of larger commercial institutions is also leading to technology transfer to micro lenders, lowering transaction costs and increasing the availability of microfinance. Microfinance organizations "are also becoming more computerized and are getting access to new technology that is allowing them to cut the administrative costs of making small loans," said Mukherjee. One bank in particular,

Ecuador's Banco del Pacifico, has introduced new software designed to aid the illiterate in getting a loan.

The global banking behemoth Citibank has also recently become involved in microfinance, primarily as a philanthropic endeavor. The Citicorp Foundation will be passing out \$10 million in grants to intermediary organizations over the next five years, approving a lead grant of \$1.5 million for ACCION. "Citibank's commitment to microfinance is unparalleled in the corporate world," said ACCION's Romanova, "and is an acknowledgement that the best way for some banks to participate may not be directly but through the intermediaries. And while it is not the main reason, banks are realizing that microfinance creates future clients."

The World Bank and local commercial banks are now making noise about the virtues of small cash lending, but the total portfolio of existing microfinance organizations is only about \$2.5 billion. This represents, according to best estimates, about 2 percent of total demand for microfinance. As long as these new resources are mobilized with their participation, the poverty warriors are basking in all the attention from the commercial sector. **■**

BRAD DURHAM IS THE EDITOR AND CO-FOUNDER OF *Russia Portfolio*, AN ENGLISH-LANGUAGE PUBLICATION ON THE RUSSIAN SECURITIES MARKET.

STATE SUBSIDY

Continued from page 1

conservative Chilean Budget Department has supported the increase in FOSIS funding is the social impact of these types of loans. A study conducted by the TIME company estimated that for every five loans granted to microenterprises a new job is generated.

The system works. And it is needed. Even though there are other non-government organization and international entities who finance and support microenterprises, their coverage alone is insufficient for the capital needs of a segment of the population anxious to share the wealth generated by Chile's rapid economic growth—something these people see daily on TV. **■**

JAVIER LÓPEZ DE LÉDERA IS THE BUSINESS EDITOR OF *La Epoca*, A DAILY NEWSPAPER BASED IN SANTIAGO DE CHILE.

THE EDITOR

(Editors Note: N.Y. Sankaranarayanan was the winner of a round-trip ticket offered as a prize by The World Paper's 1995 Travel and Tourism Survey. He used his ticket to visit the United States.)

After leaving India and seeing the outside world, I realized how much I have missed all these years—and how much a lot of less fortunate young people are missing. I wish I had seen it much earlier.

We have to find some way to subsidize the genuine first-time traveler from low-income countries. Also, there has to be some mechanism whereby rentals and accommodations are priced proportionately for visitors from developing countries. The cost of an average night's stay in an American youth hostel is US\$17, which is what you pay for a day in an Indian four-star hotel.

At present, the normal pattern of travel is that one works until one retires, and then sets out to travel. This makes as little sense as a man reading the Bible at the end of his life; it should be read when he is young, so that its principles shape the rest of his life. So too with travel, which is the best channel for informal communication between different cultures. It should be done at an early age to mold one's thoughts.

To achieve this, we should develop a scheme for subsidizing the air fares of genuine first-time travelers from the developing countries. We should also ask financial institutions to develop schemes for financing the travel of people who are just starting their careers. These should feature medium-term repayment, insurance and minimum collateral requirements.

—N.Y. Sankaranarayanan
New Delhi, India

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The World Paper appears as a special section in national newspapers and magazines around the world.

Published by World Press, Inc.
210 World Trade Center
Boston, MA 02210 USA
Telephone: (617) 435-5400
E-Mail: worldpaper@worldpress.com
Fax: (617) 435-0418
Volume 2004, Number 4
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SILENT REVOLUTION

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ding, or a naming ceremony would also get a sanction.

Again leaning on its neighbor country for a role model, NABARD has set up the self-help group (SHG), whose members take the loans and decide among themselves who should get priority and what share of the available capital. Going beyond being bankers and loan dispensers, the SHG then operates as a social conscience too, levying lesser rates of interest for necessary loans as for death ceremonies, and a higher rate of interest for those who are "spending to show off" even when it is beyond their means.

Emboldened by the success and

high repayment rates, NABARD has now farmed out funds to over 3,000 groups across the country. And, breaking with orthodox approach that banking in India has always maintained, NABARD has decided to encourage—with both cash and technical help—the non-governmental organizations (NGOs) who have shown initiative in setting up their own banks to serve the poor. By doing this, even as an experiment, NABARD may be developing a microcredit movement that succeeds because it combines the commercial outlook of the trader with the flexibility and participative approach of a SHG.

One example is the Community Development Society in Allappzha in Kerala, which received 1.270 million

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The Star's TV GUIDE

Programs on JTV from 13-19 April

GoldStar

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Cinema

"THE MANY ADVENTURES OF WINNIE THE POOH" (Disney, \$26.99): A.A. Milne's lovable character and all of his pals — Piglet, Eeyore, Tigger and the other dwellers of the Hundred Acre Wood — find plenty of misadventure in their usual habitat in this animated offering. The release compiles the features "Winnie the Pooh and the Honey Tree" and "Winnie the Pooh and the Blustery Day," and also includes extra footage. ** (G)

"BLUE RIVER" (Hallmark, V): Based on Ethan Canin's novel, this drama — the first film made for Fox Broadcasting by the Hallmark organization — centers on a youngster's (Nick Stahl) adolescence, colored by the differences between his deeply religious mother (Susan Dey) and his science-minded older brother (Jerry O'Connell, of "Stingers"). Sam Elliott plays the youths' high-school principal. *** (Not rated: AS, P, V)

HELD OVER: "BRAVEHEART" (Paramount, V): Mel Gibson earned a Golden Globe Award and an Oscar nomination for his direction of this 13th-century adventure, in which he also stars as Scottish warrior William Wallace, the leader of a crusade against a tyrannical English king (Patrick McGoohan, of the classic TV shows "Secret Agent" and "The Prisoner"). The picture also is in the running for Best Picture at this week's Academy Awards. *** (R: AS, P, V)

"EMPIRE RECORDS" (Warner, V): Though this comedy-with-music from "Pump Up the Volume" director Allan Moyle didn't have much of a theatrical release, it did yield a hit single, Gin Blossoms' "Til I Hear It From You." Liv Tyler, Anthony LaPaglia and Debi Mazar ("L.A. Law") are among those featured in the saga of a recording company seeking success; the soundtrack also offers Tread the Wet Sprocket. ** (PG-13: AS, P)

"THE FINAL DAYS" (Republic, V): In this 1989 dramatization of the best-seller by Pulitzer Prize-winning reporters Bob Woodward and Carl Bernstein, originally telecast by ABC, Lane Smith ("L.A. Law") gives a credible performance as Richard Nixon in re-creating the period from early 1973 to Nixon's presidential resignation on Aug. 9, 1974. Richard Kiley co-stars. *** (Not rated: P)

COMING SOON: "HOME FOR THE HOLIDAYS" (PolyGram, Apr. 2): Holly Hunter stars in director Jodie Foster's comedy about a woman dreading a Thanksgiving family reunion. (PG-13)

"NOW AND THEN" (New Line, April 16): Demi Moore, Melanie Griffith, Rosie O'Donnell and Rita Wilson play the adult incarnations of four long-time female friends. (PG-13)

"THE SCARLET LETTER" (Hollywood, April 16): Demi Moore plays Nathaniel Hawthorne's heroine Hester Prynne in this revised version of the classic story. (R)

FAMILY-VIEWING GUIDE KEY: AS, adult situations; N, nudity; P, profanity; V, violence; GV, particularly graphic violence.

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ENGLISH PROGRAMS

SATURDAY

2:00—Moonlight
2:30—Pumpkin Patch
3:00—Big Brother Jake
3:25—Blue Heelers
4:00—TAO
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—Major Dad
8:00—Discovering the 7th Continent
8:30—A Fine Romance
9:10—Earth Assignment
9:30—Prison
10:00—News at Ten
10:25—The Bold and the Beautiful
11:10—Feature Film: *The Easter Promise*, starring: Jason Robards and Mildred Natwick
1:00—Carly Simon at Grand Central

SUNDAY

3:00—Asterix and the Big Fight
2:30—Mac and Muttley
3:00—The Hypnotic World of Paul McKenna
4:00—TAO
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—Baskerville P.D.
8:00—Cinema, Cinema
8:25—Bruce Springsteen and the E-Street Band
9:00—Magazine 01
9:30—Murphy Brown
9:30—Hearbeat
10:00—News at Ten
10:25—The Bold and the Beautiful
11:10—Counterstrike
12:00—Concert for Tolerance

MONDAY

2:00—Bonkers
2:30—Richie Rich

3:00—Bush School

3:15—Playabout
3:30—Bustin' Loose
4:00—Animals of the Mediterranean
4:20—TAO
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—The Nanny
8:00—Baby It's You
8:25—Rock Around The World
9:00—World Echo
9:10—Sea Powers
10:00—News at Ten
10:25—The Bold and the Beautiful
11:10—P.S.I. Luv U
12:00—Taurus Rising
12:40—Ellen

TUESDAY

2:00—Iris: the Happy Professor
2:15—Captain Planet
2:40—Jonny Quest
3:00—A.I.F.
3:40—Scientific Eye
4:00—TAO
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—Encounter
8:00—Home Improvement
8:20—Life in the Freezer
8:45—Miller Fenwick
9:10—Harry
10:00—News at Ten
10:25—The Bold and the Beautiful
11:10—Feature Film: *Phantom of the Opera*, starring: Nelson Eddy and Susana Foster

WEDNESDAY

2:00—The Flintstones
2:30—Speed Racer
2:50—Bill Nye the Science Guy
3:15—Dinosaurs
3:45—The Secret World of Alex Mac



Magazine 0.1 on Sunday at 8:30 pm.

4:00—Summary of the Italian Football League
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—Evening Shade
8:00—World Net
8:30—Varieties
8:35—Meat
9:20—Hunter
10:00—News at Ten
10:25—The Bold and the Beautiful
11:10—Airwolf
12:00—The Silk Road
12:40—The Good Life

THURSDAY

1:00—Aladdin
1:30—Treasure Island
2:00—My Secret Identity
2:20—NBA
3:15—The Crystal Maze
3:40—Pirates
4:30—Gillette World Sport

5:01—French Programs
7:30—News Headlines
7:35—Short Story Cinema
8:00—Sea Quest
8:45—It Had To Be You
9:10—She's Out
10:00—News at Ten
10:25—Classic Movie: *House of Cards*, starring: George Peppard and Inger Stevens

PROGRAMMES EN FRANÇAIS

SAMEDI

5:00—Dessins animés
5:15—Spectacle
5:30—Série
5:45—Extrême limite
6:00—Série
6:15—Château Vallon
7:00—Le Journal
7:15—Faut pas rêver
7:30—Italie

DIMANCHE

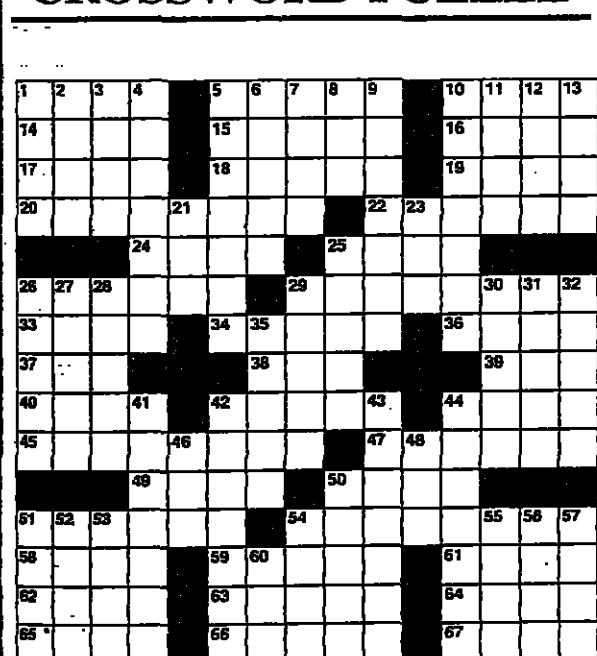
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5:15—Only
5:30—Variétés
5:45—Amina
7:00—Le Journal
7:15—Magazine
Sports et musique

LUNDI

5:00—Dessins animés
5:15—Only
5:30—Spectacle
5:45—Série
6:00—Extrême limite
6:15—Double défi
6:30—Divertissement
L'école des fans

Programs are subject to change by JTV

CROSSWORD PUZZLE



ACROSS

1. Brogan or wodge
5. Rogue
10. King of Israel
14. Cushions
15. Poor abode
16. Donate
17. Cried
18. Jon
19. Roman date
20. Pointed out the way
21. Feeling of excitement
22. Changes
24. Gains as profit
25. Part of the globe
26. Cell off

DOWN

1. Hastened
2. Mals
3. Arma
4. Portune
5. Move back and forth
6. Pine fruits
7. Urgently
8. Convened
9. Gratified
10. Shake
11. Conceal
12. State
13. Truism or truism
14. Myoson
21. Alphabet letter

39. Actress
Gardner
European
river
Scratches out
Pace
Narrators
Small
candles
Vegetable
dish
Whispered
51. Feeling of excitement
54. In a rigorous way
58. Peruse
59. Eagle's weapon

30. Make happy
happy
Wild talker
32. Cookies
35. Bellows
41. Quickly
42. Property salesman
43. More harsh
46. "Aww"
48. Hero of "Exodus"
50. Range
51. Waste
52. Listen
53. "avis"
54. Tried to steal a base

55. Become weary
weary
Songstress
57. River in Belgium
60. Baba

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—THIS WEEK'S— HOROSCOPE

By Linda Black

Weekly Tip: The sun's in Aries, so enthusiasm will run high. There's a sense of urgency to take action, but the choice may not be clear.

Aries (March 21-April 19). Do all your backed-up reading; it'll take half the usual time. Practice your deep breathing exercises diligently — you'll be under constant aggravation.

Taurus (April 20-May 20). Scholastic expenses take a bite out of your budget. Don't panic just because somebody else does. Give an eccentric supervisor exactly what he/she wants.

Gemini (May 21-June 21). You're sharp, especially in front of a group. Expound eloquently! Hold back, the game board's changing. Things could be very expensive if you're not careful.

Cancer (June 22-July 22). Finish up a writing assignment that's overdue, quickly. You're sharp, but you're facing stiff competition. Don't back down and you'll do fine.

Leo (July 23-Aug. 22). Inspire your team and you'll win. Obligations interfere with fun and games. You'll have to hustle to get everything done. Some of it's required, too.

Virgo (Aug. 23-Sept. 22). Ask an expert about investments. Plan a group fund-raiser. You can fill the club's coffers if you keep everybody organized.

Libra (Sept. 23-Oct. 23). You're facing a tough situation. You may have to get off an old position in order to learn a tough lesson.

Scorpio (Oct. 24-Nov. 21). This is an excellent time to apply for a job. If you don't want to leave the one you have, apply for a promotion or a raise.

Sagittarius (Nov. 22-Dec. 21). A playful debate could lead to romance. You're strapped for funds, so research ways to make more.

Capricorn (Dec. 22-Jan. 19). You'll have to think fast, and rely on a partner. Your big breakthrough should come soon.

Aquarius (Jan. 20-Feb. 18). A lively conversation could lead to a romantic commitment. Your workload's intense.

Pisces (Feb. 19-March 20). Trouble at home could interfere with your concentration. Get your sweetheart and best friends together and have a great time.

If You're Having a Birthday This Week: You're smart this year — take more classes and cinch your next degree.

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Bridge

Danger on the Right
By Tannah Hirsch

North-South vulnerable. North deals.

NORTH
♠ J 9 3
♥ 6 5
♦ A Q
♣ A K Q 10 9 3

WEST
♠ 6
♥ A K 10 3
♦ J 9 8 5 2
♣ J 6 2

EAST
♠ A 10 7 2
♥ J 9 4
♦ K 7 6
♣ 7 5 4

SOUTH
♠ K Q 8 5 4
♥ Q 8 7 2
♦ 10 4 3
♣ 8

The bidding:
West Pass North 1♣ East Pass South 1♠
West Pass North 2♣ East Pass South 2♠
West Pass North 3♣ East Pass South 3♠
West Pass North 4♣ East Pass South 4♠

Opening lead: King of ♠
Who is the best rubber-bridge player in the United States? There are lots of candidates, but no one gets more out of his partners than does former French and U.S. internationalist Boris Koytchou, and there's no disputing his skill. Here's an example of his technique from a game at New York's famed Regency Whist Club.

Jumble

Unscramble these four words, one letter to each square, to form four ordinary words.

DROLE

HASAW

POATIE

SYMFILE

Now arrange the circled letters in form the surprise answer, as suggested by the above cartoon.

Answer here: _____

STEEP DREAMS

Answer: What the snoozing janitor often experienced

ANSWERS: OLDER WASH OPATE MYSELF

© 1996, Tribune Media Services

Words of Wisdom

Those who have little and want less are richer than those who have much and want more.

...
If you search for praise, you will not find it.

...
Pride is often disguised as humility.

...
Success is fueled by purpose and guided by goals.

...
Those govern best who best govern themselves.

...
Humans are endowed with two ears, two eyes and only one tongue, which explains why they should endeavor to hear and see more than they speak.

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InterContinental Jordan Outstanding performance

THE HOTEL

InterContinental Jordan was recently honoured at the InterContinental's General Managers' meeting in Manila. The hotel was the recipient of the Year Award for its "overall outstanding performance" in the criteria of Best Hotel 1995 in the Middle East and Africa. This award is given to the finest hotels in the area in recognition of their superior standards and their quest for excellence. It is hoped that this much coveted award will continue to inspire all InterContinental hotels to work towards maintaining those standards for which the hotels are famous. Mr. Chawki Ayoub, General Manager of the InterContinental Jordan was there to receive the silver plaque commemorating the event.

A UNIQUE OPPORTUNITY FOR YOUNG TALENTED MUSICIANS

Noor Al Hussein Foundation
The National Music Conservatory
and
The American Center

are offering a full scholarship to the
1996 Apple Hill Chamber Music Summer School And Festival

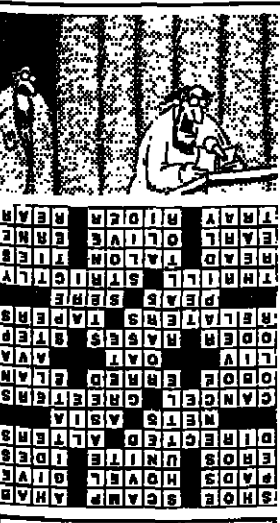
from August 2 to August 25, 1996
New Hampshire, USA

Candidates should be able to:
- Play a western classical instrument as a soloist and within ensembles (preferably a string instrument).
- Sight read music.
- Communicate in English.

A performance of three compositions from different periods, ranging in styles, should be submitted on cassette by the candidate. One of the compositions should be from the repertoire of Chamber Music.

Application forms are available at:
The National Music Conservatory,
Adyat Building, behind the Embassy of Kuwait,
Jabal Amman, tel. 687620.

Deadline: Tuesday, 16 April 1996



BEFORE YOU
RUN,
CHECK TO
SEE IF THE
BULLDOG
HAS TEETH!

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Le Jourdain

Supplément en français du Star

Le handball arabe réuni à Amman

● Pour la dix-huitième édition du championnat arabe des clubs de handball, Amman s'apprête à recevoir onze clubs venant de onze pays. Les matches débuteront demain à Sports Palace (Sport City), après le tirage au sort qui aura lieu ce soir lors de la séance inaugurale prévue au siège du club jordanien Al Ahli. Les champions jordanien d'Al Ahli joueront demain à 18h30 le premier match de ces championnats.

Pour la fédération jordanienne de handball, cette manifestation, qui a eu lieu pour la dernière fois à Amman en 1980, revêt une grande importance. Elle a notamment décidé d'éditer à cette occasion un bulletin quotidien pour tenir au courant le public du déroulement de la compétition. Un public qui pourra gratuitement assister aux matches. Avec une quatrième place aux derniers championnats du monde de handball, l'Égypte possède les meilleurs clubs du monde arabe. Mais en raison de dissensions avec leur fédération, les trois meilleurs clubs égyptiens, prévus au départ dans cette compétition, n'effectueront pas le déplacement à Amman. Les clubs maghrébins font figure de favoris dans cette compétition. Les équipes jordanien espèrent elles décrocher une quatrième place, voire monter sur la dernière marche du podium s'ils effectuent un très bon tournoi. Liste des équipes attendues: Al Ahli et Al Arabi (Jordanie), Al Ahli Club (Tunisie), Al Salmieh (Koweït), Al Ahli (Champion du Qatar), Shariqa club (Émirats arabes unis), Al Nour (Arabie Saoudite), Al Mawloudieh (Algérie), Ahli Trablus (Libye), Al Kawkab (Maroc), Al Sajjan (Soudan).

Amman/Tel-Aviv en avion

● La première liaison aérienne entre Amman et Tel-Aviv a été inaugurée dimanche avec l'atterrissage d'un appareil jordanien à l'aéroport Ben Gourion.

Ce vol a été rendu possible par la signature d'accords de transport en janvier dernier, autorisant une compagnie jordanienne, Royal Wings, et une autre israélienne, Azria, à effectuer cinq vols hebdomadaires entre les deux pays (140 dollars l'aller-retour).

À bord de l'avion, un appareil canadien d'une cinquantaine de places, se trouvant notamment l'émir Fayçal, un des fils du roi Hussein. La Royal Jordanian a elle ouvert son bureau lundi à Tel-Aviv.

SELON L'OM

Le chômage est un fléau social qui s'accroît avec les années. Les causes en sont multiples: des lacunes dans la planification, un manque d'orientation des jeunes, des problèmes économiques et politiques... Malheureusement, ces problèmes ne sont toujours pas résolus, même dans les pays industrialisés. Et dans les pays arabes, ce phénomène est une bombe à retardement et le négliger n'aboutit qu'à aggraver le problème.

Bien souvent, le chômeur est livré à lui-même, sans objectif ni horizon. Il n'y a rien de pire pour sombrer dans le désespoir. Un homme sans travail, c'est un homme exclu de la société, un fardeau pour les siens.

Ce problème a fait l'objet de nombreux débats politiques mais rares sont ceux qui se sont penchés sur ce que ressent vraiment la personne concernée, sur ses angoisses quotidiennes, sa peur de l'avenir. S'est-on demandé comment vit le chômeur? Et peut-on vivre normalement quand la société fait de vous un être démuné? Certainement pas, parce que le travail est l'assurance de la dignité de toute personne normale. D'ailleurs, que reste-t-il à quelqu'un à qui on a ôté tout espoir et toute ambition? Le travail est un droit égal à celui de la vie, et, en conséquence, un homme sans travail est un homme fini.

Beaucoup de jeunes dans les pays en voie de développement souffrent en silence de ce fléau, ne pouvant compter sur aucune aide sociale. Certains décrochent des petits boulots en attendant des lendemains meilleurs, alors que d'autres n'ont même pas cette chance.

Aujourd'hui, les jeunes diplômés d'université sont de plus en plus nombreux à se retrouver au chômage. L'universitaire consacre une grande partie de sa vie aux études et, une fois le diplôme obtenu, les portes se ferment devant lui. Il affronte alors une réalité amère, difficile à surmonter, surtout s'il n'y a alors personne pour l'aider à résoudre ce genre de problème qui nécessite beaucoup plus de soutien (relations) que de diplômes. Mais ce type de privilège n'existe pas pour tout le monde et bien des jeunes restent en bas de l'échelle malgré leurs longues études.

Certains sont résignés, pensant que c'est leur destin, alors que d'autres préfèrent se battre. Ces problèmes poussent des jeunes à carrément fuir le quotidien, à espérer un avenir meilleur sous d'autres cieux.

L'émigration leur apparaît alors comme une solution. La société porte une large part de responsabilité dans la souffrance de ces jeunes. Et elle est de plus en plus exigeante avec eux, comme la vie quotidienne qui a tendance à se compliquer: ce qui était simple autrefois ne l'est plus aujourd'hui.

Le chômage est à la source de bien des problèmes de société qui pourraient bien s'aggraver si l'on ne trouve pas rapidement de solution. Un homme sans travail peut se réfugier dans la boisson, dans la drogue ou dans d'autres vices bien plus graves comme le crime. Trouver une solution au chômage, c'est donner espoir à toute une société, tout un peuple.

Souad Retiti Ennimer

Environnement

Economiser l'eau pour éviter la panne sèche

La fin d'un hiver assez moyen au niveau de la pluviométrie oblige aujourd'hui la Jordanie à se pencher sur sa situation hydraulique. En l'absence de nouvelles ressources, elle ne peut que continuer à inciter ses habitants à économiser l'eau pour espérer contenir son déficit et ne pas trop puiser dans ses réserves.

Selon des études

récentes publiées cette semaine, la Jordanie doublerait son déficit hydraulique actuel d'ici l'an 2000. Une situation qui devient donc de plus en plus critique pour le pays.

Pour des ressources qui tournent autour de 600 millions de mètres cubes, la consommation s'élève à 900 millions de mètres cubes. Soit un déficit d'environ 300 millions de mètres cubes d'eau, qui a atteint 400 millions en 1994.

Pour 1996, le ministère de l'Eau et de l'Irrigation se montre plutôt sceptique en ce qui concerne la situation de l'eau pour cet été. «Nous allons attendre encore un peu en espérant qu'il y aura à nouveau des précipitations», déclare Mouhammad Bani Hani, ancien secrétaire général du ministère de l'Eau et de l'Irrigation parti à la retraite cette semaine.

Jusqu'à maintenant, la réserve d'eau des barrages est d'environ 80 millions de mètres cubes (voir encadré), sur une capacité totale d'environ 100 millions de mètres cubes. «Nos réserves sont remplies à environ 80%, un chiffre qui ne peut guère être rassurant», ajoute Bani Hani. «Nous sommes en train de mettre en place une politique pour maîtriser la consommation d'eau pendant la pénurie prévue cet été.»

En Jordanie, cinq barrages alimentent en majorité le secteur agricole, avec le canal de Ghor qui s'étend sur 120 kilomètres dans le nord de la vallée du Jourdain.

Dans l'avenir, il ne faudra pas seulement restructurer le secteur agricole qui absorbe environ 75% de l'eau, mais trouver aussi de nouvelles ressources en eau.

«En Jordanie, nous comptons beaucoup trop sur les nappes aquatiques souterraines», explique Adnan al Zoubi, porte-parole de l'Autorité de l'eau et de l'irrigation.

Le problème qui se pose est de pomper l'eau sur de longues distances. Or, pour Amman dont la consommation est estimée à plus de 100 millions de mètres cubes par an, il n'existe pas d'autre solution. L'eau vient de la rivière Yarmouk, du sud-est, de Azrak, et des puits situés autour d'Amman. «Les puits les plus proches sont à 100 kilomètres d'Amman», ajoute Adnan al Zoubi.

En outre ces nappes souterraines, souvent non renouvelables, représentent une menace claire car elles seront un jour épuisées. «Le problème, dans l'immédiat, est la concentration de sel en bas des nappes qui nous oblige à trouver d'autres ressources en eau», explique Adnan al Zoubi.

Des mesures urgentes doivent être appliquées le plus vite possible. «Nous cherchons dans toute la Jordanie d'autres puits souterrains pour pomper l'eau. Nous élaborons aussi des projets de barrages complémentaires et depuis deux ans, nous procédons à une politique de remplacement des réseaux d'eau pour maîtriser le gaspillage», explique Adnan al Zoubi. On estime en effet actuellement la perte d'eau domestique à 60% en raison de canalisations vétustes ou non adaptées.

Baisser encore la consommation

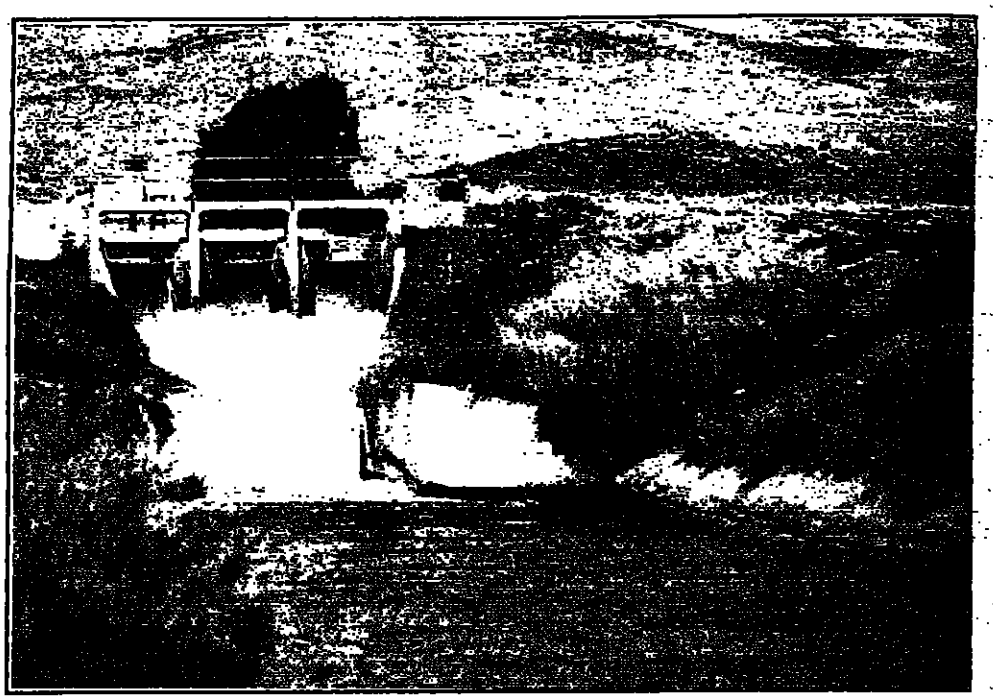
«Nous avons aussi lancé une campagne pour faire comprendre aux Jordaniens que l'eau n'est plus une ressource inépuisable», explique Adnan al Zoubi.

La Jordanie connaît déjà la consommation la plus basse par habitant du Proche-Orient. «Chaque habitant satisfait tous ses besoins avec 120 litres par jour», ajoute-t-il. En Israël, par exemple, il consomme entre 250 et 350 litres et dans les pays du Golfe, entre 270 et 350 litres.

Une coopération entre les associations de protection de la nature et le ministère de l'Eau et de l'Irrigation doit permettre de renforcer la campagne d'information des citoyens à propos de la situation de l'eau en Jordanie.

«Nous aidons 600 clubs de nature qui travaillent avec les écoles en Jordanie», explique Khoulood Toubishat, un des responsables de l'association royale pour la protection de la nature. L'association a élaboré un livre décrivant la situation de l'eau en Jordanie et les mesures qu'il faut prendre pour éviter le gaspillage. Un livre financé par l'US Aid et Green com. Des publicités télévisées produites en coopération avec une organisation canadienne sont aussi à présent diffusées.

«En général, la consommation



Avec un déficit en eau qui augmente chaque année, la Jordanie doit aujourd'hui s'efforcer d'économiser le plus possible pour essayer de préserver ses ressources non renouvelables.

tion en Jordanie est assez basse», ajoute Khoulood Toubishat «mais nous voulons faire sentir aux citoyens qu'ils sont responsables de cette pénurie d'eau».

L'eau n'est pas une source inépuisable et le dessalement est une solution si chère qu'il faut faire de son mieux pour l'éviter dès maintenant.

Mais il est en tout cas urgent de s'orienter vers de nouvelles solutions. En trente ans, le nombre de mètres cubes de ressources renouvelables par habitant a déjà chuté de moitié pour atteindre 824 mètres cubes par habitant. Un chiffre qui devrait encore baisser de 60% d'ici l'année 2025.

Oroub et Abed

Un tarif entre deux eaux

Le prix de l'eau en Jordanie est largement en dessous de son coût réel. Un certain nombre d'études visent aujourd'hui au rajustement de son prix en fonction des réels coûts d'adduction et de maintenance des équipements.

Mais prendre une telle mesure n'est pas évident. Ainsi, le prix de l'eau destiné à l'agriculture devait progressivement passer de 6 fils le mètre cube à environ 15 fils. Une forte réaction des agriculteurs a conduit à ramener le tarif au montant initial.

Les 26% de l'eau destinée à la consommation urbaine devaient eux aussi subir une augmentation globale à partir du début de l'année. Mais cette mesure ne touchera finalement que les gros utilisateurs, ceux qui utilisent plus de 40 mètres cubes d'eau par trimestre, soit 40% des abonnés.

Mais même en prévoyant une hausse de 23% pour ceux qui consomment plus de 100 mètres cubes par trimestre, ce qui porte à 740 fils le prix du mètre cube d'eau, on est encore en dessous du prix réel. Le coût de production d'un mètre cube varie en effet entre 800 et 810 fils.

Economie

La Jordanie en ligne de mire

En décidant de passer autant de temps à Bagdad qu'à Amman, une délégation du Congrès national du patronat français a tenu à montrer l'importance qu'elle attachait à la Jordanie.

«La Jordanie n'est pas sur le chemin de l'Irak»

Nous avons passé autant de temps à Amman qu'à Bagdad, et nous attachons la même importance à chaque pays. Voilà le message que voulait faire passer Thierry Courtaigne, président de la direction internationale du Congrès national du patronat français (CNPF), au terme d'une visite de dix jours avec une délégation d'une quarantaine d'hommes d'affaires français.

«Certaines entreprises seraient très intéressées par des investissements en Jordanie si des privatisations, notamment dans le domaine du ciment, des télécommunications ou de l'énergie, étaient réalisées», explique Thierry Courtaigne.

«Il existe en Jordanie beaucoup de petites et moyennes entreprises ayant du succès qui ont des idées de diversification dans la tête. Des projets d'association sont possibles avec des entreprises compétitives et de haute qualité en France».

Les objectifs de cette délégation n'étaient bien sûr pas les mêmes pour la deuxième partie de leur voyage dans la capitale irakienne.

La reprise cette semaine des négociations entre l'Irak et l'Ouï est porteuse d'espoirs pour beaucoup d'entreprises dans le monde qui espèrent revenir en force sur le marché irakien une fois l'embargo levé. Les contacts se multiplient donc entre les responsables politiques et économiques irakiens et des délégations étrangères.

La France, «une importance spéciale»

Pour Thierry Courtaigne, la délégation n'avait d'autre dessein que celui d'effectuer une

«mission professionnelle»

Durant cette visite, les chefs d'entreprise ont pu se rendre compte des besoins économiques de l'Irak, essentiellement dans les domaines de l'agro-alimentaire, de la santé et de l'énergie. Ils ont ainsi pu, au cours de leurs entretiens, définir la coopération immédiate possible dans le cadre de la réglementation onusienne.

Cette délégation est la troisième envoyée par le CNPF en Irak depuis 1994. La France était en effet avant la guerre du Golfe un partenaire commercial important, «le troisième ou le quatrième», selon Thierry Courtaigne.

Or, bon nombre de chefs

d'entreprises espèrent retrouver cette position dans l'avenir.

Ils ont en tout cas été encouragés par le ministre irakien de l'Industrie et des Mines à maintenir leurs efforts. Adnan Abdoul Majid Jassam a en effet déclaré que l'Irak accordait «aux entreprises françaises une importance spéciale» au regard des liens de solide coopération existant depuis des années entre les deux pays.

Une déclaration qui semble satisfaire la délégation du CNPF. Thierry Courtaigne se contentait de commenter que «ce sentiment n'était pas tout à fait faux».

Olivier Bras

C'est la vie

L'agenda français d'Amman

Cinéma

«Pas très catholique», une comédie de Tonie Marshall (1994), le 15 avril à 20h00 au Centre culturel français (CCF).

Peinture

Jusqu'au 30 avril, exposition au CCF des œuvres de Jean-Luc Gosse. Jean-Luc Gosse donnera le 17 avril à 18h00 au CCF une conférence intitulée «Les coulisses d'un peintre surnaturaliste».

Musique

Big Band Christian Garros, le 16 avril, à 20h00 à l'Intercontinental. Un orchestre de jazz dont le répertoire s'inspire notamment de Count Basie ou Duke Ellington. Un concert au cours duquel le big band alternera standards et compositions originales. Places à retirer au CCF (7 JD) ou bien à l'hôtel Intercontinental pour la formule dîner+concert (22 JD).

Patrimoine

Madaba tique sur les boutiques

L'église Saint-Georges de Madaba va-t-elle être bientôt obligée de jouer à cache-cache avec des locaux commerciaux? Aujourd'hui arrêtés, les travaux entrepris autour de ce site historique pour la construction de 65 boutiques ont déclenché une véritable polémique.

Madaba, une ville connue pour ses remarquables mosaïques byzantines et l'église grecque orthodoxe de Saint-Georges, dans laquelle se trouve la première carte de la Terre Sainte, est aujourd'hui en train de subir des transformations qui peuvent porter atteinte à ses trésors anciens.

En effet, au moins 65 locaux commerciaux et deux grands bâtiments sont en cours de construction. Or ces nouvelles constructions peuvent cacher une partie de l'église, et empêcher les chercheurs et les archéologues de faire de nouvelles fouilles sur ce site historique. Les propriétaires terriens de Madaba sont eux d'un tout autre avis. Ils estiment que la région ne profite pas assez de ce site, les touristes ne restant pas plus de dix minutes à Madaba.

Ils pensent donc que la multiplication de boutiques peut les retenir sur le site. Et selon les propriétaires qui ont entrepris ces travaux, aucune loi ne peut les empêcher de construire dans l'intérêt de leur ville. Plus de touristes qui dépendent plus apporteraient en effet de nouvelles ressources à la ville.

Les touristes pensent eux, au contraire, que cette église est un héritage culturel qu'il faut préserver. Les constructions ne doivent pas gâcher cette vue magnifique.

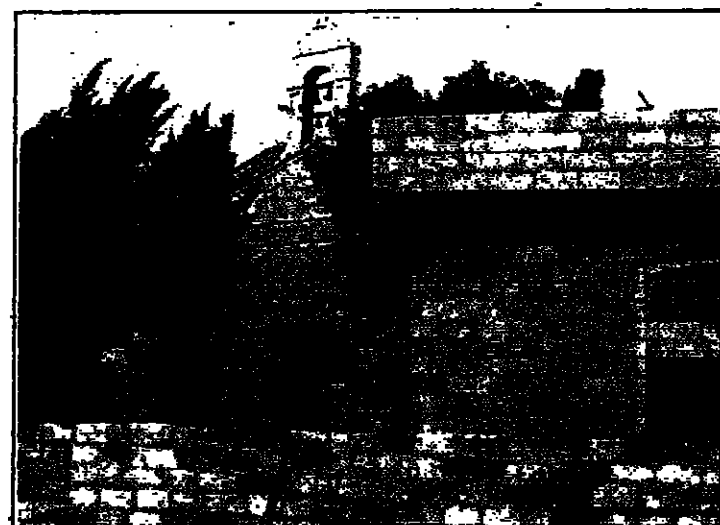
Devant cette vague de protestations, le ministère du Tourisme a décidé de stopper toute construction, après notamment avoir reçu des plaintes de

l'association des «Amis de l'archéologie» et des représentants d'association de protection de l'environnement. Il étudie aujourd'hui la question pour essayer de satisfaire les différentes parties. En fait, le manque d'informations a induit beaucoup d'habitants en erreur. Certains croyaient qu'il n'existerait pas de loi interdisant de construire autour de cette église alors qu'une loi stipule que l'on ne peut pas construire dans un périmètre de 25 mètres autour d'un lieu historique. Et malheureusement, cette loi n'a pas été respectée.

A la recherche d'un compromis

Les propriétaires, qui estiment ne pas voir de bénéfices à temps, refusent de défaire ces constructions sans obtenir de compensation. Or, le ministère du Tourisme n'a pas les moyens de tous les dédommager.

Beaucoup s'inquiètent aussi de la construction d'un parking en plein centre-ville. Les touristes aiment notamment Madaba pour son calme et son charme de petite ville. Dans la plupart des sites touristiques, on essaie en effet d'éloigner les parkings des richesses touristiques ou des centres-villes pour les rendre plus



En plus de gâcher la vue, la construction d'une soixantaine de commerces à proximité de l'église Saint-Georges empêche toute fouille dans l'avenir sur un site qui semble prometteur.

attrayants.

Bétonner ainsi le cœur de Madaba ne peut qu'enlever son cachet à cette ville qui renferme un passé si riche.

Ghazi Saudi, membre des «Amis de l'archéologie», dit avoir lui-même remarqué en se rendant sur le lieu des travaux, que des couches de terre brûlée étaient visibles, ce qui signifierait que le sol contiendrait encore des richesses non découvertes.

L'idéal, d'après lui, serait d'établir une législation bien claire définissant le genre de

constructions autorisées et celles interdites.

Cela permettrait ainsi aux propriétaires de procéder à des travaux tout en respectant cette ville qui date de plus de 4000 ans.

La protection de l'environnement et des héritages culturels est en effet une mesure qui s'impose de plus en plus dans le monde entier, et qui devient urgente dans les pays qui dépendent beaucoup du tourisme.

Souad Retiti Ennimer

Activities

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British Council	6361478	Philadelphia Cinema	634144
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Haya Arts Centre	665195	Royal Automobile Club	815410
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Y.W.M.A.	664251	Royal Chess Club	673713
Dar al Funun	643252	Royal Racing Club	09-801233
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Baladna Art Gallery	657132	Amman Mun. Library	636111
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